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**2002  
YEAREND  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**

## PREFACE

### 2002 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the YEAREND CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following four sections:

- **Part I**                      All Federally Insured Credit Unions
- **Part II**                     Federal Credit Unions
- **Part III**                    Federally Insured State Chartered Credit Unions
- **Part IV**                    State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

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(925) 363-6200

**FEDERALLY INSURED  
CREDIT UNIONS**

# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 - December 31, 2002

## HIGHLIGHTS

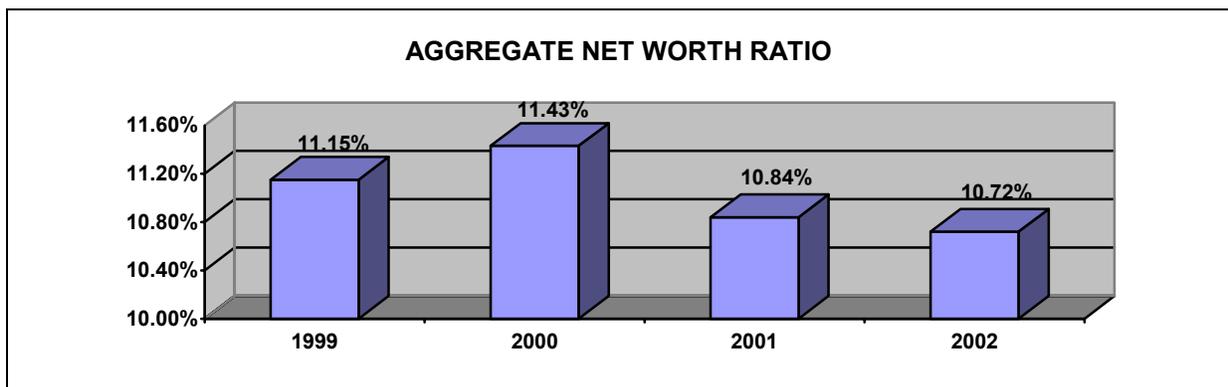
This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2002. Change is measured from the prior year-end (December 31, 2001).

- ◆ **Assets** increased \$55.5 billion, or 11.07%.
- ◆ **Net Worth** increased 9.86%, or \$5.4 billion. The Net Worth to assets ratio decreased from 10.84% to 10.72%.
- ◆ **Loans** increased \$20.2 billion, or 6.27%.
- ◆ **Shares** increased \$47.1 billion, or 10.77%. The loan to share ratio decreased from 73.76% to 70.77%.
- ◆ **Cash on hand, cash on deposit, cash equivalents, plus short-term investments (less than 1 year)** increased \$13.0 billion, or 14.31%.

- ◆ **Long-term investments (over 1 year)** increased \$17.6 billion, or 26.43%.
- ◆ **Profitability**, as measured by return on average assets, increased from 0.94% to 1.07%.
- ◆ **Delinquent loans** as a percentage of total loans decreased from 0.82% to 0.80%.

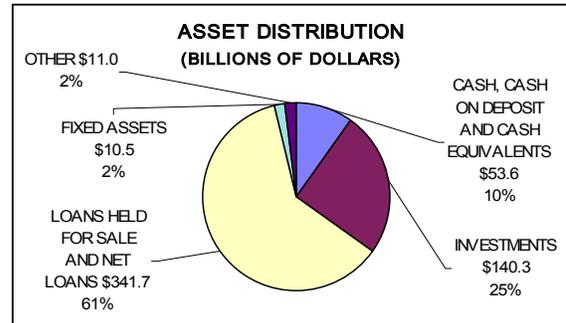
## CAPITAL

Total Net Worth increased \$5.3 billion (9.86%) during 2002 due to strong profitability and low loan losses. The aggregate Net Worth to total assets ratio decreased slightly to 10.72% since share growth outpaced net worth growth. The average (non dollar-weighted) net worth ratio for credit unions is 13.50%.



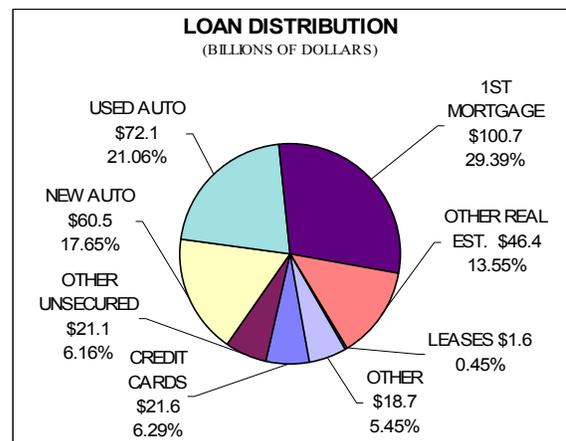
## ASSET QUALITY

**LOAN TRENDS:** All loan categories, except for Unsecured Credit Card Loans and All Other Unsecured Loans, experienced growth. Loan growth of 6.27% resulted in an increase in total loans of \$20.2 billion. However, shares grew at a faster rate than loans, causing the loan to share ratio to decrease slightly from 73.77% in 2001 to 70.77% in 2002. Growth in the various loan categories is as follows:



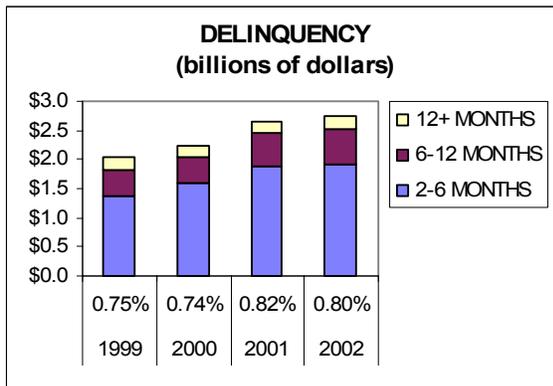
Loan Category	2001 Balance	2002 Balance	Growth (\$)	Growth (%)
Unsecured Credit Card	\$21.7B	\$21.6B	-\$0.1B	-0.59%
All Other Unsecured	\$21.8B	\$21.1B	-\$0.7B	-3.12%
New Vehicle	\$60.3B	\$60.5B	\$0.2B	0.36%
Used Vehicle	\$66.3B	\$72.1B	\$5.8B	8.73%
First Mortgage Real Estate	\$89.1B	\$100.7B	\$11.6B	12.98%
Other Real Estate	\$42.6B	\$46.4B	\$3.8B	8.95%
Leases Receivable	\$1.5B	\$1.6B	\$0.1B	2.80%
All Other	\$19.1B	\$18.7B	-\$0.4B	-2.30%

First mortgage real estate loans account for 29.39% (\$100.7 billion) of all loans, with 72.61% (\$73.1 billion) being fixed rate. Federally insured credit unions granted \$49.5 billion in fixed rate and \$11.6 billion in adjustable rate first mortgage real estate loans in 2002. Credit unions sold \$25.0 billion first mortgages in 2002 (includes both fixed and adjustable rate loans).

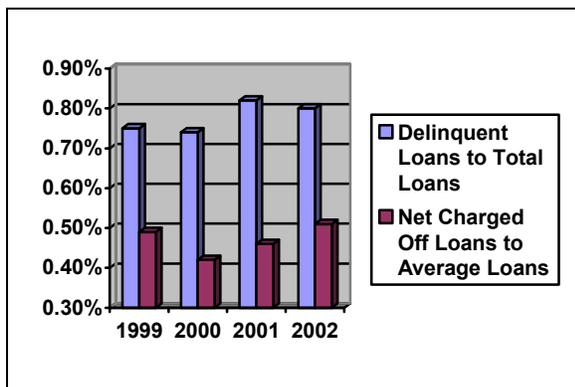


Credit unions granted \$19.3 billion in indirect loans in 2002. NCUA started gathering indirect lending information in 2002.

**DELINQUENCY TRENDS:** Delinquent loans increased 3.58% (\$94.6 million). However, the delinquent loans to total loans ratio decreased slightly from 0.82% in 2001 to 0.80% in 2002. The decline in the delinquency ratio was the result of the increase in total loans exceeding the increase in delinquent loans.

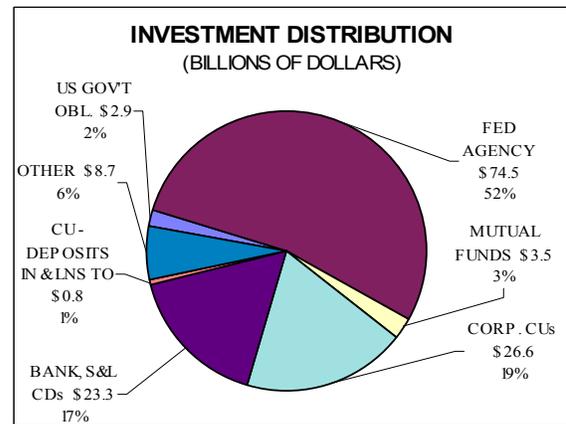


Loan dollars charged off increased 17.66% (\$299.4 million), whereas recoveries on charged off loans increased only 7.28% (\$19.4 million). This resulted in net charged off loans increasing by 19.6% (\$280 million). The increase in net charged off loans outpaced loan growth, resulting in an increase in the net charged off to average loans ratio from 0.46% in 2001 to 0.51% during 2002.



Federally insured credit unions reported an increase in members filing for bankruptcy. The number of members filing for bankruptcy increased 6.35% to 240,494 (0.29% of all members). Outstanding loans subject to bankruptcy total \$1.5 billion. Bankruptcies accounted for 39.14% (\$781 million) of the loans charged off in 2002.

**INVESTMENT TRENDS:** Except for *U.S. Government Obligations, Deposits In and Loans to Other Credit Unions, and All Mutual Funds*, all investment categories increased in 2002. This resulted in a 25.27% (\$28.3 billion) growth in total investments.



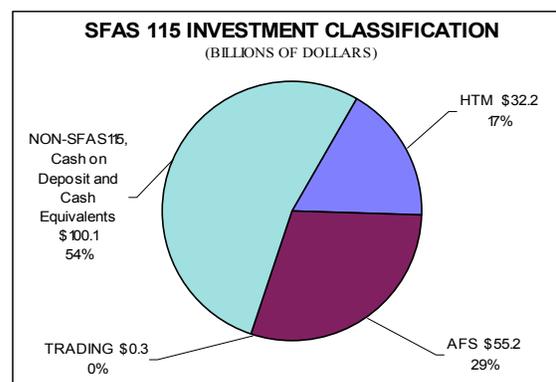
Cash on hand, cash on deposit, and cash equivalents increased 5.84% (\$3.0 billion). These combined categories, along with investments with maturities of less than one year, increased 14.31% (\$13.0 billion).

Investments with maturities greater than a year increased 26.43% (\$17.6 billion).

Non-SFAS 115 investments (including cash on deposit and cash equivalents) increased 17.09% (\$14.6 billion) to \$100.1 billion.

*Held-to-maturity* investments increased 18.08% (\$4.9 billion). *Available-for-sale* investments increased 25.11% (\$11.1 billion). Trading securities decreased 13.60% (\$39.9 million).

At the end of 2002, SFAS 115 investments made up 46.55% of the investment portfolio. Non-SFAS 115 investments, cash on deposit, and cash equivalents accounted for 53.32% of the portfolio.



The following table compares the changes in the maturity structure of the investment portfolio over the past year:

Investment Maturity or Repricing Interval	% of Total Investments 2001	% of Total Investments 2002
Less than 1 year	57.57%	55.09%
1 to 3 years	28.09%	32.02%
3 to 10 years	13.12%	11.73%
Greater than 10 yrs	1.22%	1.16%

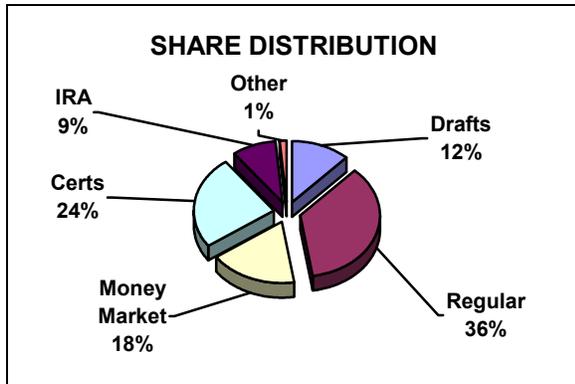
## EARNINGS

Decreases in operating expenses and cost of funds outpaced a decline in gross income and a slight increase in the Provision for Loan Loss Expense. This resulted in net income increasing 28.05% (\$1.2 billion). Further, the increase in net income outpaced asset growth, causing the return on average assets ratio to increase from 0.94% in 2001 to 1.07% at the end of 2002.

Ratio	As of 2001	As of 2002	Effect on ROA
Gross Income	7.96%	6.94%	-102bp
- Cost of Funds	3.36%	2.29%	+107bp
- Operating Expenses	3.36%	3.27%	+ 9bp
- PLL	0.34%	0.35%	- 1bp
+ Non-Opr. Income	0.04%	0.04%	0bp
= ROA	0.94%	1.07%	+13bp

## ASSET/LIABILITY MANAGEMENT

**SHARE TRENDS:** Total shares increased 10.77% (\$47.1 billion) in 2002, compared to 15.27% in 2001. Money market and share certificate accounts represent 42% of total shares.



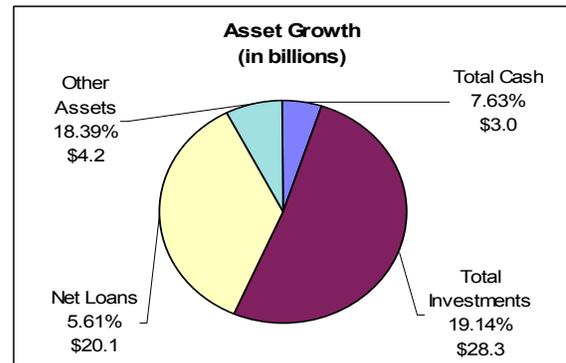
Growth rates for the various share categories are as follows:

Type of Share Account	Change (\$M)	Change (%)
Share Drafts	\$3,868	7.14%
Regular Shares	\$22,632	15.15%
Money Market	\$16,876	24.29%
Certificates	\$ 129	0.11%
IRA/Keogh	\$ 3,240	8.18%
Other Shares	\$ 482	9.72%
Non-member Deposits	\$ 158	-11.71%
<b>Total</b>	<b>\$47,069</b>	<b>10.77%</b>

Shares with maturities of less than one year decreased slightly as a percentage of total shares, while the percentage of shares with one year or greater maturities to total shares increased as the chart below indicates.

Share Maturity or Repricing Interval	% of Total Shares Dec. 2001	% of Total Shares Dec. 2002
<b>Less than 1 year</b>	90.37%	89.74%
<b>1 to 3 years</b>	7.73%	7.67%
<b>3 or more years</b>	1.90%	2.59%

**OVERALL LIQUIDITY TRENDS:** At the end of 2002, credit unions had approximately 19.65% of total assets in cash and short-term investments, compared to 19.11% at the end of 2001. Long-term assets (defined as assets with maturities or repricing intervals greater than 3 years - 5 years for real estate loans), equaled 22.94% of total assets at the end of 2002, compared to 23.07% at the end of 2001.



Since early in 2001, the share growth rate has exceeded the loan growth rate. This trend, involving the unusually large buildup of credit union shares, occurred as the U.S. economy began to show signs of weakening. Stock prices declined and consumers slowed spending and borrowing habits.

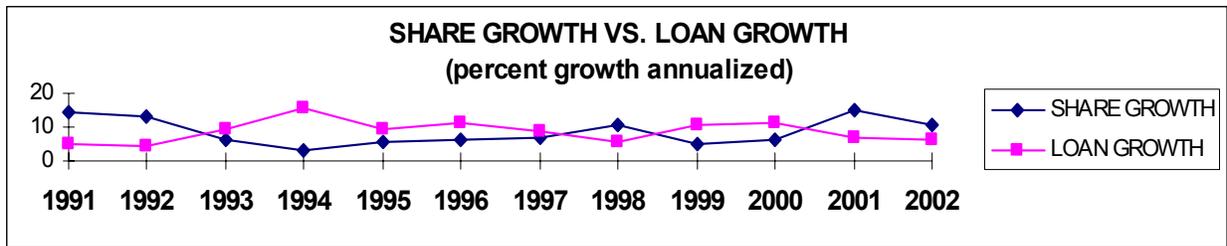
**INTEREST RATE AND LIQUIDITY**

**RISK:** Interest rates have been at historically low levels for enough time to cause credit union assets to reprice downward. If interest rates rise, credit unions holding significant portions of longer term, fixed-rate assets could see lower net interest margins, squeezed earnings, and reduced net worth.

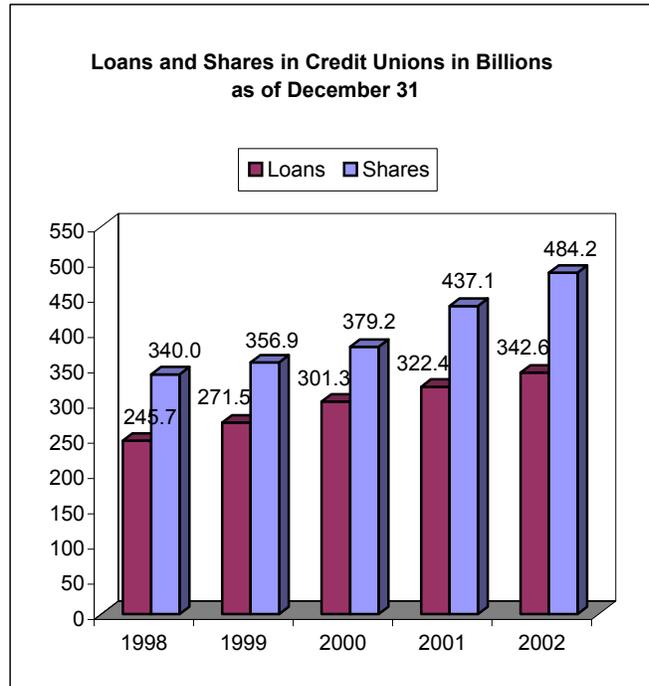
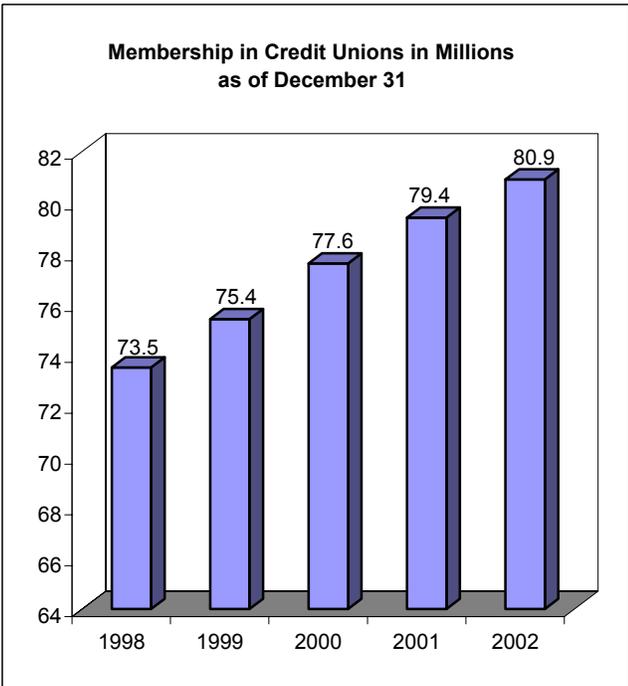
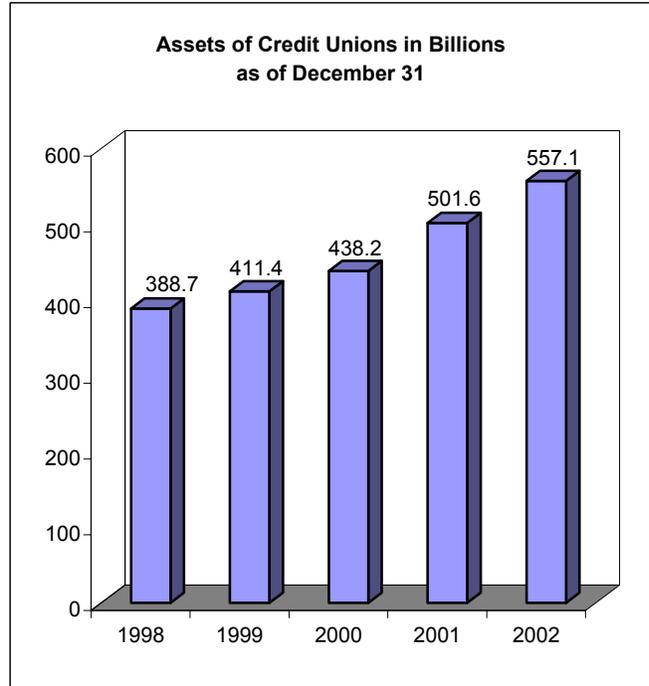
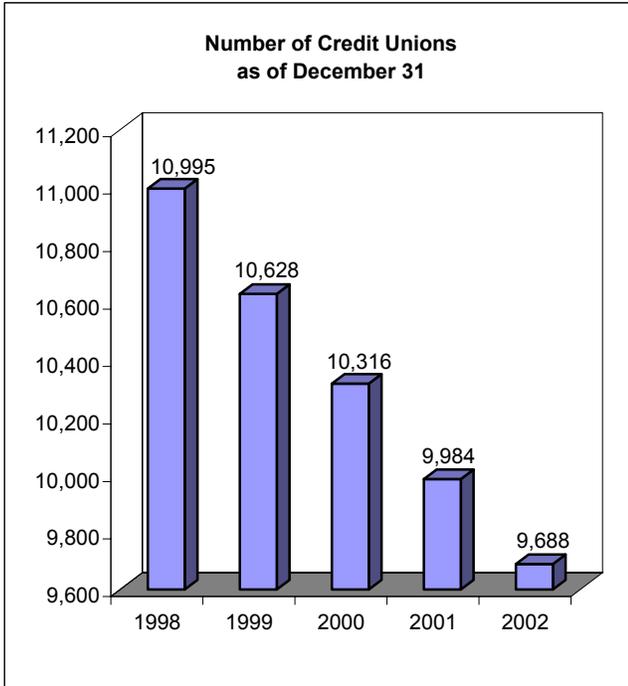
The trends reported as of December 31, 2002, indicate that credit union management will need to continue to adjust their balance sheets in relation to unused commitments in an effort to address potential liquidity and funds management needs as the current economic situation improves.

Credit unions continue to experience share growth levels in excess of loan growth. The margin between these growth rates has narrowed during 2002. Under normal circumstances, this trend could indicate a reversal of an economic cycle.

Due to the uncertainty in the current global marketplace, credit unions need to place continued emphasis on sound liquidity planning and balance sheet management to minimize the effects of an ever-changing economic and political environment.

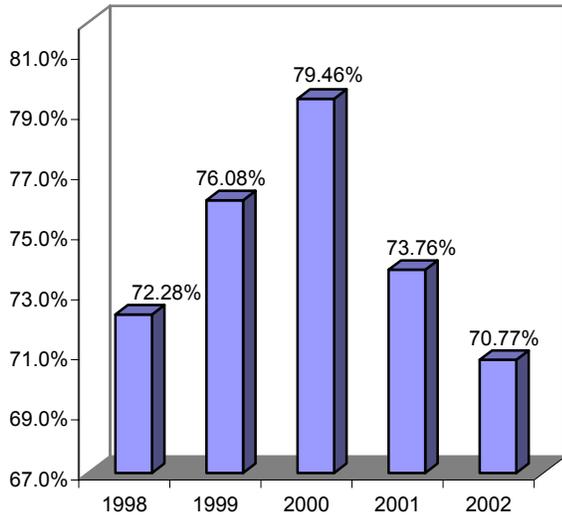


## Federally Insured Credit Unions 5 Year Trends

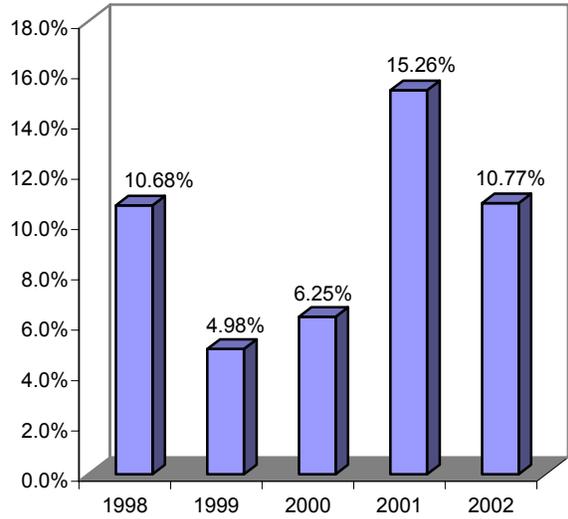


## Federally Insured Credit Unions 5 Year Trends

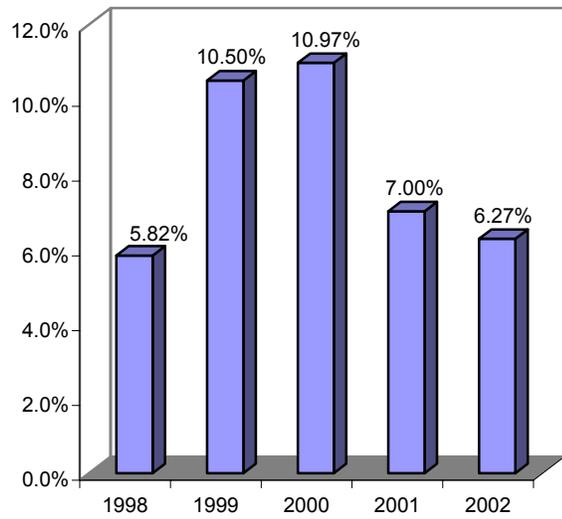
**Loan to Share Ratio as of December 31**



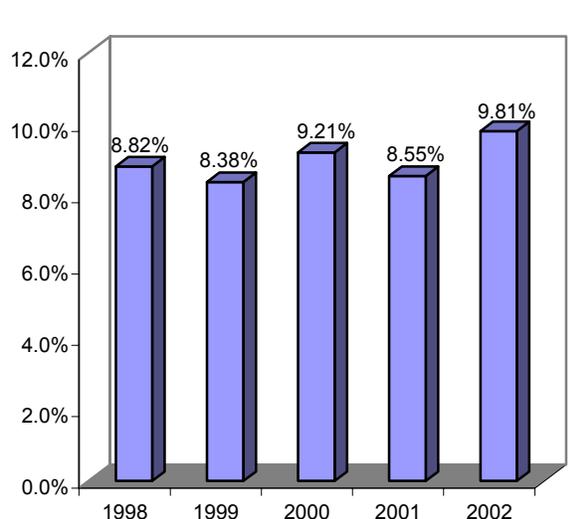
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

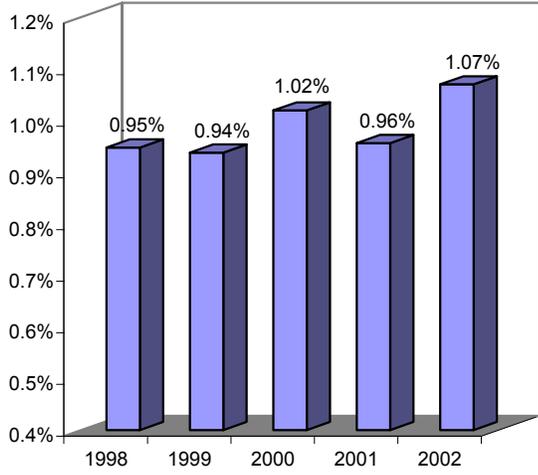


**Net Worth Growth Annually as of December 31**

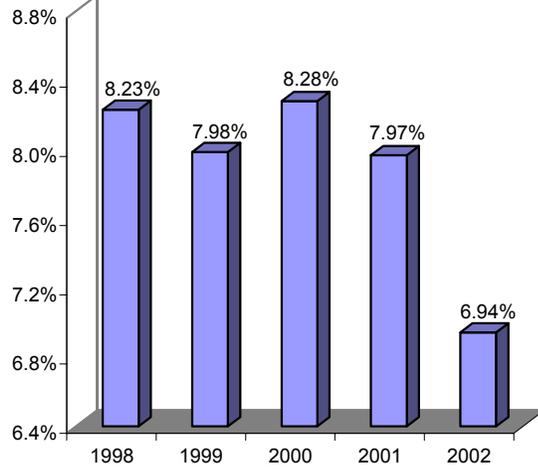


**Federally Insured Credit Unions  
5 Year Trends**

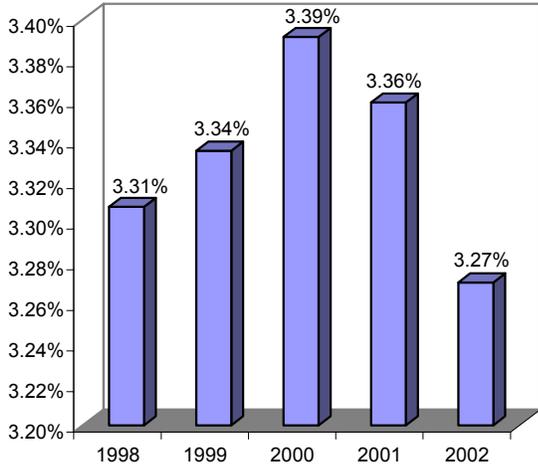
**Return on Average Assets as of December 31**



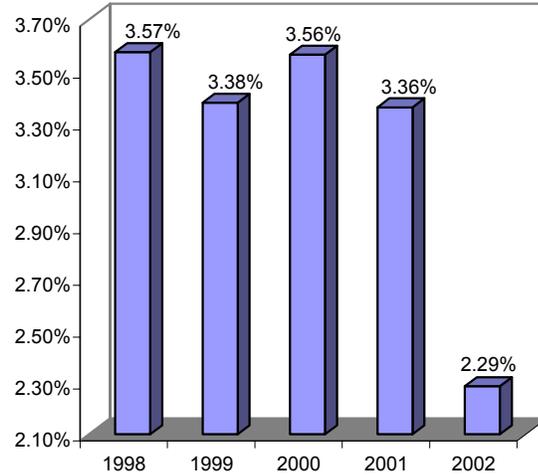
**Gross Income to Average Assets  
as of December 31**



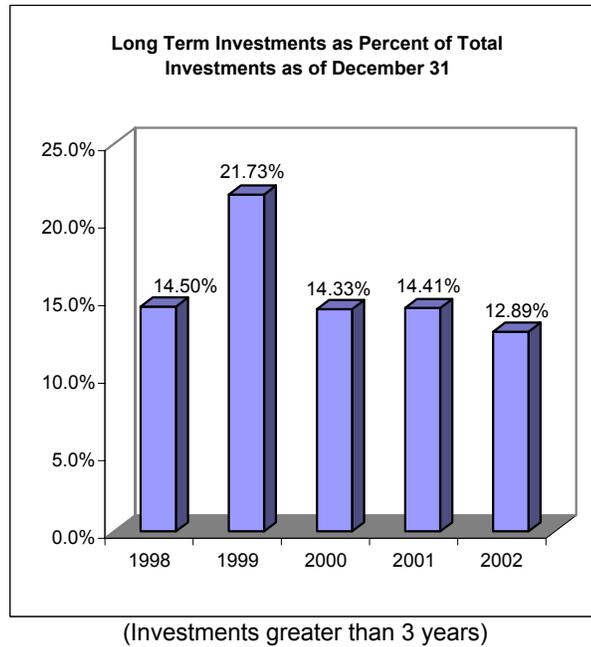
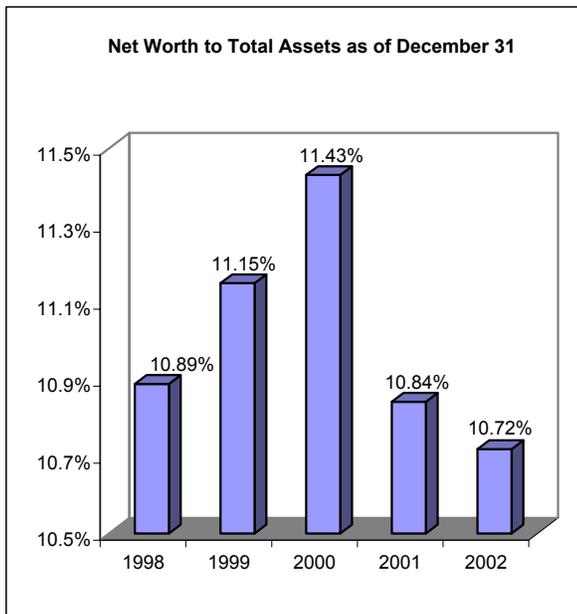
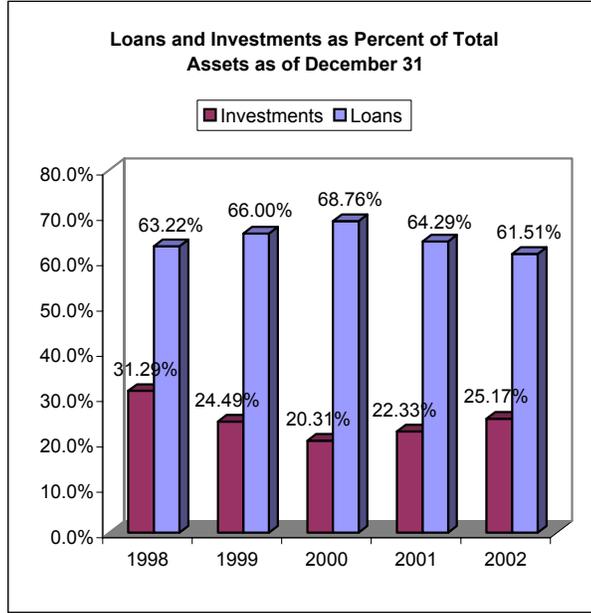
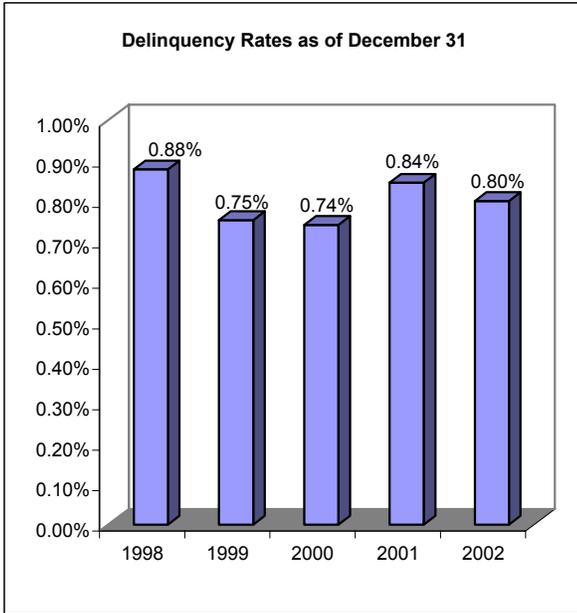
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federally Insured Credit Unions 5 Year Trends



**Table 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	10,316	9,984	3.2-	9,688	3.0-
<b>Cash &amp; Equivalents</b>	33,293	50,569	51.9	53,585	6.0
<b>TOTAL INVESTMENTS</b>	89,024	112,013	25.8	140,237	25.2
U.S. Government Obligations	4,031	3,006	25.4-	2,880	4.2-
Federal Agency Securities	48,434	58,793	21.4	74,515	26.7
Mutual Fund & Common Trusts	2,102	3,744	78.1	3,509	6.3-
MCSD and PIC at Corporate CU	2,091	2,283	9.2	2,714	18.9
All Other Corporate Credit Union	12,853	17,102	33.1	23,833	39.4
Commercial Banks, S&Ls	12,520	18,530	48.0	23,263	25.5
Credit Unions -Loans to, Deposits in	921	1,135	23.3	819	27.8-
Other Investments	6,072	7,420	22.2	8,703	17.3
<b>TOTAL LOANS OUTSTANDING</b>	301,336	322,438	7.0	342,649	6.3
Unsecured Credit Card Loans	21,660	21,700	0.2	21,564	0.6-
All Other Unsecured Loans	22,461	21,786	3.0-	21,122	3.0-
New Vehicle Loans	60,604	60,227	0.6-	60,469	0.4
Used Vehicle Loans	60,046	66,326	10.5	72,145	8.8
First Mortgage Real Estate Loans	76,347	89,175	16.8	100,720	12.9
Other Real Estate Loans	40,253	42,578	5.8	46,412	9.0
Leases Receivable	1,375	1,519	10.4	1,553	2.2
All Other Loans To Members	17,006	17,237	1.4	18,664	8.3
Other Loans	1,584	1,892	19.5	N/A	
Allowance For Loan Losses	2,676	2,806	4.9	2,922	4.2
Other Real Estate Owned	100	92	7.9-	101	10.3
Land and Building	6,435	7,143	11.0	7,989	11.8
Other Fixed Assets	2,085	2,258	8.3	2,459	8.9
NCUSIF Capitalization Deposit	3,463	3,811	10.1	4,253	11.6
Other Assets	5,184	6,036	16.4	6,762	12.0
<b>TOTAL ASSETS</b>	438,244	501,555	14.4	557,075	11.1
<b>LIABILITIES</b>					
Total Borrowings	4,374	5,065	15.8	7,665	51.3
Accrued Dividends/Interest Payable	899	755	16.0-	547	27.5-
Acct Payable and Other Liabilities	3,665	3,822	4.3	4,173	9.2
Uninsured Secondary Capital	8	9	8.9	12	39.4
<b>TOTAL LIABILITIES</b>	8,946	9,651	7.9	12,398	28.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	379,241	437,125	15.3	484,191	10.8
Share Drafts	50,643	54,174	7.0	58,034	7.1
Regular Shares	131,072	149,415	14.0	172,049	15.1
Money Market Shares	50,503	69,485	37.6	86,352	24.3
Share Certificates/CDs	104,971	118,121	12.5	118,279	0.1
IRA/Keogh Accounts	36,291	39,605	9.1	42,848	8.2
All Other Shares and Member Deposits	4,376	4,983	13.9	5,445	9.3
Non-Member Deposits	1,385	1,341	3.1-	1,184	11.7-
Regular Reserves	14,889	15,644	5.1	16,206	3.6
APPR. For Non-Conf. Invest.	26	26	0.7-	29	9.5
Accum. Unrealized G/L on A-F-S	-40	401	1,090.3	777	93.8
Other Reserves	5,074	5,535	9.1	6,313	14.1
Undivided Earnings	30,109	33,174	10.2	37,161	12.0
<b>TOTAL EQUITY</b>	50,057	54,779	9.4	60,486	10.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	438,244	501,555	14.4	557,075	11.1

\* Amount Less than + or - 1 Million

**Table 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	10,316	9,984	3.2-	9,688	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	24,277	25,819	6.4	25,373	1.7-
(Less) Interest Refund	33	31	7.8-	30	1.4-
Income from Investments	6,919	6,855	0.9-	5,947	13.3-
Trading Profits and Losses	5	37	651.6	0*	97.3-
<b>TOTAL INTEREST INCOME</b>	<b>31,168</b>	<b>32,681</b>	<b>4.9</b>	<b>31,291</b>	<b>4.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	13,376	13,813	3.3	10,390	24.8-
Interest on Deposits	1,457	1,747	19.9	1,444	17.3-
Interest on Borrowed Money	307	232	24.5-	261	12.6
<b>TOTAL INTEREST EXPENSE</b>	<b>15,140</b>	<b>15,792</b>	<b>4.3</b>	<b>12,095</b>	<b>23.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,337</b>	<b>1,563</b>	<b>16.9</b>	<b>1,840</b>	<b>17.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>14,691</b>	<b>15,326</b>	<b>4.3</b>	<b>17,356</b>	<b>13.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,796	3,243	16.0	3,699	14.1
Other Operating Income	1,207	1,517	25.7	1,761	16.1
Gain (Loss) on Investments	-26	56	317.9	45	20.0-
Gain (Loss) on Disp of Fixed Assets	32	58	82.0	31	45.7-
Other Non-Oper Income (Expense)	38	77	106.3	82	5.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>4,046</b>	<b>4,950</b>	<b>22.4</b>	<b>5,618</b>	<b>13.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7,068	7,796	10.3	8,557	9.8
Travel and Conference Expense	229	231	0.8	251	8.8
Office Occupancy Expense	921	1,020	10.8	1,113	9.1
Office Operations Expense	3,239	3,518	8.6	3,789	7.7
Educational & Promotional Expense	476	528	11.1	581	10.1
Loan Servicing Expense	732	804	9.8	932	15.9
Professional and Outside Services	1,062	1,164	9.5	1,285	10.4
Member Insurance	167	166	0.4-	158	4.8-
Operating Fees	94	86	7.9-	96	11.2
Miscellaneous Operating Expenses	420	472	12.4	549	16.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>14,408</b>	<b>15,784</b>	<b>9.6</b>	<b>17,311</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>4,329</b>	<b>4,492</b>	<b>3.8</b>	<b>5,663</b>	<b>26.1</b>
Transfer to Regular Reserve 1/	1,529	1,029	32.7-	794	22.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2001

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
FEDERALLY INSURED CREDIT UNIONS  
December 31, 2002**

Number of Credit Unions on this Report: 9,688

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	12,689,410
Other Unsecured Loans	9,271,255
New Vehicle	4,413,320
Used Vehicle	8,113,763
1st Mortgage	1,173,581
Other Real Estate	1,894,957
Leases Receivable	73,066
All Other Member Loans	2,783,246
Total Number of Loans	40,412,598

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	328,279
Amount of Loans Delinquent 2-6 months	1,921,514,897
Number of Loans Delinquent 6-12 months	101,488
Amount of Loans Delinquent 6-12 months	592,492,385
Number of Loans Delinquent 12 months or more	36,217
Amount of Loans Delinquent 12 months or more	226,451,308
Total Number of Delinquent Loans	465,984
Total Amount of Delinquent Loans	2,740,458,590

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	80,893
Amount of Loans Delinquent 2-6 months	226,528,039
Number of Loans Delinquent 6-12 months	20,869
Amount of Loans Delinquent 6-12 months	63,519,835
Number of Loans Delinquent 12 months or more	3,842
Amount of Loans Delinquent 12 months or more	11,628,447
Total Number of Delinquent Loans	105,604
Total Amount of Delinquent Loans	301,676,321

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	1,995,080,111
Total Recoveries Y-T-D on Charge-Offs	286,421,445
Total Credit Card Loans Charged Off Y-T-D	471,931,682
Total Credit Card Recoveries Y-T-D	46,313,084
Total Number of Loans Purchased	14,053
Total Amount of Loans Purchased	609,283,093
Number of Loans to CU Officials	128,760
Amount of Loans to CU Officials	2,478,094,089
Total Number of Loans Granted Y-T-D	19,212,286
Total Amount of Loans Granted Y-T-D	212,636,122,422

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	898,074
Amount of 1st Mortgage Fixed Rate	73,132,616,493
Number of 1st Mortgage Adjustable Rate	275,507
Amount of 1st Mortgage Adjustable Rate	27,587,197,230
Number of Other R.E. Closed-End Fixed Rate	811,030
Amount of Other R.E. Closed-End Fixed Rate	20,785,714,978
Number of Other R.E. Closed-End Adj. Rate	49,155
Amount of Other R.E. Closed-End Adj. Rate	1,477,715,679
Number of Other R.E. Open-End Adj. Rate	999,049
Amount of Other R.E. Open-End Adj. Rate	23,036,832,528
Number of Other R.E. Not Included Above	35,723
Amount of Other R.E. Not Included Above	1,111,397,960

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	429,709
Amount of 1st Mortgage Fixed Rate	49,551,816,750
Number of 1st Mortgage Adjustable Rate	85,765
Amount of 1st Mortgage Adjustable Rate	11,573,726,834
Number of Other R.E. Closed-End Fixed Rate	343,198
Amount of Other R.E. Closed-End Fixed Rate	11,323,786,986
Number of Other R.E. Closed-End Adj. Rate	18,710
Amount of Other R.E. Closed-End Adj. Rate	636,323,904
Number of Other R.E. Open-End Adj. Rate	620,410
Amount of Other R.E. Open-End Adj. Rate	13,164,405,527
Number of Other R.E. Not Included Above	17,901
Number of Other R.E. Not Included Above	786,147,525

**Table 3 Continued**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 9,688

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	416,055,879
1st Mortgage Fixed Rate, 2-6 months	132,461,946
1st Mortgage Fixed Rate, 6-12 months	43,167,545
1st Mortgage Fixed Rate, 12 months or more	24,605,958
1st Mortgage Adjustable Rate, 1-2 months	239,648,914
1st Mortgage Adjustable Rate, 2-6 months	79,153,606
1st Mortgage Adjustable Rate, 6-12 months	19,933,699
1st Mortgage Adjustable Rate 12, months or more	12,498,668
Other Real Estate Fixed Rate, 1-2 months	137,972,870
Other Real Estate Fixed Rate, 2-6 months	53,539,822
Other Real Estate Fixed Rate, 6-12 months	16,078,947
Other Real Estate Fixed Rate, 12 months or more	12,509,471
Other Real Estate Adjustable Rate, 1-2 months	109,284,589
Other Real Estate Adjustable Rate, 2-6 months	36,789,863
Other Real Estate Adjustable Rate, 6-12 months	9,939,469
Other Real Estate Adjustable Rate 12, months or more	6,462,891

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	13,722,752
1st Mortgage Loans Recovered Y-T-D	2,874,628
Other Real Estate Loans Charged Off Y-T-D	23,082,896
Other Real Estate Loans Recovered Y-T-D	2,410,309
Allowance for Real Estate Loan Losses	252,880,955
Amount of R.E. Loans Serving as Collateral for Member Business Loans	4,220,220,763
Amount of All First Mortgages Sold Y-T-D	25,002,187,532
Short-term Real Estate Loans (< 5 years)	60,692,385,952

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	13,773
Amount of Agricultural MBL	554,463,587
Number of All Other MBL	50,991
Amount of All Other MBL	6,090,518,437

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	9,462
Amount of Agricultural MBL	313,349,436
Number of All Other MBL	22,896
Amount of All Other MBL	3,527,916,141

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	7,921,907
Agricultural, 2-6 months	4,556,748
Agricultural, 6-12 months	3,282,305
Agricultural, 12 months or more	2,700,837
All Other MBL, 1-2 months	66,911,208
All Other MBL, 2-6 months	21,653,822
All Other MBL, 6-12 months	6,306,554
All Other MBL, 12 months or more	9,413,299

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	1,228,119
Agricultural MBL Recovered Y-T-D	226,747
All Other MBL Charged of Y-T-D	5,458,947
All Other MBL Recovered Y-T-D	784,830
Allowance for MBL Losses	58,672,877
Concentration of Credit for MBL	555,141,826
Construction or Development MBL	241,915,536

**Table 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 9,688

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	33,873,175
Regular Share Accounts	85,468,844
Money Market Share Accounts	4,405,502
Share Certificate Accounts	7,846,047
IRA/Keogh & Retirement Accounts	4,174,438
Other Shares and Deposit	3,342,685
Non-Member Deposits	40,214
Total Number of Savings Accounts	139,150,905

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	210,150,262
Other Unused Member Business Loan Commitments	273,380,165
Revolving Open-End Lines Secured by Residential Properties	20,494,577,609
Credit Card Lines	51,930,328,345
Outstanding Letters of Credit	76,068,499
Unsecured Share Draft Lines of Credit	9,426,666,666
Other Unused Commitments	6,929,998,084
Amount of Loans Sold/Swapped with Recourse Y-T-D	871,252,462
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	1,213,151,974
Pending Bond Claims	29,991,739

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	2,170	Supervisory Committee Audit Performed by State Licenced Persons	1,665
Balance Sheet Audit Performed by State Licenced Persons	301	Supervisory Committee Audit Performed by other External Auditors	3,708
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	471	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	1,373

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	32,836,811,049
Repurchase Agreements	1,819,792,232
Reverse Repurchase Agreements Invested	1,484,613,378
Non-Mortgage Backed Derivatives	1,495,126,785
Mortgage Pass-through Securities	13,255,479,207
CMO/REMIC	11,992,477,474

**Table 4 Continued**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 9,688

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	254	CU Developed In-House	142
Vendor Supplied In-House	6,778	Other	157
Vendor On-Line Service Bur.	2,357		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	3,436	Automatic Teller Machine	4,931
Wireless	247	Kiosk	276
Home Banking/PC Based	2,428	Other	243
Auto Response/Phone Based	4,614		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,775	Share Account Transfers	4,617
New Loan	2,573	Bill Payment	1,908
Account Balance Inquiry	4,787	Download Account History	2,744
Share Draft Order	3,601	Electronic Cash	707
New Share Account	925	Account Aggregation	225
Loan Payments	3,931	Internet Access Services	771
		Electronic Signature	
View Account History	3,610	Authentication/Certification	50
Merchandise Purchase	605	Other	187

Number of CUs Reporting WWW Sites 4,795

**Number Of Cus Reporting WWW Type As:**

Informational	1,593	Transactional	2,770
Interactive	431		

**Number Of Cus Members Reported using Transactional WWW**

11,981,564

**Number Of Cus Reporting Plans For a WWW**

Informational	988	Transactional	200
Interactive	173		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	355,434,299
Number Members Filing Chapter 7 Bankruptcy Y-T-D	184,040
Number Members Filing Chapter 13 Bankruptcy Y-T-D	56,480
Amount of Loans Subject to Bankruptcies	1,522,801,566
Number of Current Members	80,931,021
Number of Potential Members	597,500,268
Number of Full Time Employees	180,401
Number of Part Time Employees	31,041

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	3,317		
Amount Invested in CUSOS	406,469,697		
Amount Loaned to CUSOS	172,324,895		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	27,429,537		
Number of CUSOS Wholly Owned	607		
Predominant Service of CUSO:			
Mortgage Processing	221	Credit Cards	276
EDP Processing	298	Trust Services	13
Shared Branching	766	Item Processing	287
Insurance Services	170	Tax Preparation	9
Investment Services	422	Travel	3
Auto Buying, Leasing, Indirect Lending	172	Other	680

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

Table 5  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 9,688

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	514	1,598	1,688	2,944	6,229
Reverse Repurchase Agreements	8	1,379	57	0	1,435
Subordinated CDCU Debt	17	0*	0*	0*	1
Uninsured Secondary Capital	52	N/A	0*	12	12
<b>TOTAL BORROWINGS</b>	<b>554</b>	<b>2,977</b>	<b>1,746</b>	<b>2,956</b>	<b>7,678</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	6,434	58,034	N/A	N/A	58,034
Regular Shares	9,679	172,049	N/A	N/A	172,049
Money Market Shares	3,067	86,352	N/A	N/A	86,352
Share Certificates/CDS	6,638	81,648	28,171	8,461	118,279
IRA/KEOGH, Retirements	5,709	30,393	8,646	3,809	42,848
All Other Shares/Deposits	3,669	5,164	55	226	5,445
Non-Members Deposits	809	906	244	34	1,184
<b>TOTAL SAVINGS</b>	<b>9,686</b>	<b>434,545</b>	<b>37,116</b>	<b>12,529</b>	<b>484,191</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	2,506	8,842	15,940	6,980	484	32,246
Available for Sale	2,634	18,736	23,683	11,478	1,273	55,170
Trading	26	170	68	8	7	253
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	9,684	75,720	20,448	3,563	406	100,136
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>9,685</b>	<b>103,468</b>	<b>60,139</b>	<b>22,029</b>	<b>2,171</b>	<b>187,806</b>

\* Amount Less than + or - 1 Million

**Table 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$613,247	2	\$830,027	456	\$9,512,076,631
5.0% To 6.0% .....	4	\$13,995,168	20	\$159,906,275	2,389	\$26,019,776,259
6.0% To 7.0% .....	20	\$56,210,696	34	\$96,575,447	2,999	\$14,212,081,414
7.0% To 8.0% .....	47	\$429,532,966	122	\$654,379,535	2,028	\$7,312,336,978
8.0% To 9.0% .....	120	\$1,385,991,298	289	\$1,216,680,401	807	\$2,330,097,816
9.0% To 10.0% .....	723	\$4,638,228,212	692	\$1,942,746,233	233	\$377,666,183
10.0% To 11.0% .....	558	\$2,689,806,381	988	\$2,640,321,146	90	\$245,739,599
11.0% To 12.0% .....	880	\$3,951,419,635	983	\$2,464,064,475	17	\$16,280,714
12.0% To 13.0% .....	1,290	\$5,042,312,532	2,213	\$5,520,163,111	45	\$14,933,068
13.0% To 14.0% .....	690	\$2,056,204,356	1,280	\$2,620,644,218	3	\$6,245,446
14.0% To 15.0% .....	334	\$914,729,763	1,006	\$1,714,921,487	3	\$313,275
15.0% To 16.0% .....	97	\$230,123,479	998	\$1,187,173,470	2	\$10,995
16.0% Or More .....	50	\$147,089,794	704	\$888,003,198	0	\$0
Not Reporting Or Zero ..	4,872	\$5,264,658	356	\$13,295,320	615	\$13,324,541
<b>Total</b>	<b>9,687</b>	<b>\$21,561,522,185</b>	<b>9,687</b>	<b>\$21,119,704,343</b>	<b>9,687</b>	<b>\$60,060,882,919</b>
Average Rate	12.0%		12.6%		6.6%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	163	\$5,982,241,015	72	\$3,278,377,758	543	\$9,995,453,393
5.0% To 6.0% .....	1,067	\$21,054,840,126	895	\$40,418,101,026	828	\$9,782,893,606
6.0% To 7.0% .....	2,002	\$21,125,865,222	1,944	\$48,618,554,463	1,604	\$13,370,890,737
7.0% To 8.0% .....	2,216	\$13,185,323,473	1,066	\$6,985,403,420	1,434	\$9,922,882,206
8.0% To 9.0% .....	1,754	\$6,717,303,340	441	\$1,003,865,161	819	\$2,315,695,997
9.0% To 10.0% .....	933	\$2,343,639,728	173	\$231,056,532	330	\$695,202,651
10.0% To 11.0% .....	497	\$869,813,215	94	\$69,349,724	110	\$88,101,521
11.0% To 12.0% .....	166	\$465,518,718	31	\$14,497,481	30	\$110,021,962
12.0% To 13.0% .....	222	\$189,434,872	51	\$15,995,830	33	\$9,370,206
13.0% To 14.0% .....	40	\$51,802,702	0	\$0	5	\$3,765,786
14.0% To 15.0% .....	30	\$63,736,218	0	\$0	3	\$122,828
15.0% To 16.0% .....	37	\$24,097,818	4	\$98,035	0	\$0
16.0% Or More .....	9	\$44,386,977	1	\$1,653	1	\$65,867
Not Reporting Or Zero ..	552	\$27,199,447	4,915	\$57,923,187	3,948	\$117,194,385
<b>Total</b>	<b>9,688</b>	<b>\$72,145,202,871</b>	<b>9,687</b>	<b>\$100,693,224,270</b>	<b>9,688</b>	<b>\$46,411,661,145</b>
Average Rate	7.7%		6.9%		6.9%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	12	\$32,754,812	670	\$2,658,268,573
5.0% To 6.0% .....	90	\$505,881,107	1,048	\$1,309,167,400
6.0% To 7.0% .....	139	\$442,195,413	1,310	\$2,066,956,110
7.0% To 8.0% .....	202	\$286,727,510	1,314	\$3,427,619,212
8.0% To 9.0% .....	112	\$137,697,615	1,324	\$2,928,858,707
9.0% To 10.0% .....	20	\$4,199,908	936	\$2,181,855,908
10.0% To 11.0% .....	7	\$3,511,902	796	\$1,649,309,064
11.0% To 12.0% .....	2	\$8,155	249	\$582,441,135
12.0% To 13.0% .....	4	\$409,478	520	\$877,077,701
13.0% To 14.0% .....	2	\$1,826,236	165	\$380,398,311
14.0% To 15.0% .....	1	\$31,298	104	\$285,349,819
15.0% To 16.0% .....	1	\$1,068,579	137	\$155,972,092
16.0% Or More .....	0	\$0	85	\$111,436,868
Not Reporting Or Zero ..	9,096	\$136,236,408	1,029	\$49,581,808
<b>Total</b>	<b>9,688</b>	<b>\$1,552,548,421</b>	<b>9,687</b>	<b>\$18,664,292,708</b>
Average Rate	7.2%		8.1%	

**Table 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,924	\$29,686,201,814	1,050	\$16,148,864,255	119	\$2,046,297,522
1.0% To 2.0% .....	1,352	\$12,974,049,616	5,459	\$105,117,938,535	2,010	\$55,935,787,272
2.0% To 3.0% .....	121	\$1,629,940,027	2,336	\$39,705,126,282	880	\$27,774,415,032
3.0% To 4.0% .....	11	\$45,633,585	550	\$9,261,425,221	45	\$448,228,046
4.0% To 5.0% .....	1	\$431,412	112	\$1,023,106,842	3	\$44,799,577
5.0% To 6.0% .....	0	\$0	36	\$221,660,891	2	\$32,906,780
6.0% To 7.0% .....	0	\$0	10	\$32,308,914	0	\$0
7.0% Or More .....	0	\$0	9	\$88,205,286	0	\$0
Not Reporting Or Zero ..	6,266	\$13,624,437,267	115	\$204,632,396	6,625	\$8,334,922
Total	9,675	\$57,960,693,721	9,677	\$171,803,268,622	9,684	\$86,290,769,151
Average Rate	0.8%		1.6%		1.7%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	25	\$70,484,286	96	\$495,600,350	17	\$17,437,941
1.0% To 2.0% .....	1,590	\$23,707,842,923	1,411	\$11,849,420,240	176	\$326,552,182
2.0% To 3.0% .....	4,337	\$88,740,933,281	2,693	\$20,112,615,818	233	\$323,250,342
3.0% To 4.0% .....	517	\$5,370,337,557	1,129	\$8,349,735,757	177	\$205,797,355
4.0% To 5.0% .....	67	\$198,647,284	302	\$1,632,457,547	55	\$182,894,471
5.0% To 6.0% .....	21	\$14,383,537	51	\$356,172,929	32	\$34,765,682
6.0% To 7.0% .....	11	\$54,023,271	11	\$14,460,465	44	\$60,664,998
7.0% Or More .....	2	\$63,384	2	\$638,399	10	\$8,574,717
Not Reporting Or Zero ..	3,117	\$120,680,383	3,992	\$5,825,843	8,944	\$24,300,583
Total	9,687	\$118,277,395,906	9,687	\$42,816,927,348	9,688	\$1,184,238,271
Average Rate	2.3%		2.4%		2.9%	

**Table 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.72	16.40	13.53	12.02
Delinquent Loans to Net Worth	4.59	14.53	9.00	6.36
Solvency Evaluation (Est.)	112.49	119.88	115.77	113.82
Classified Assets (Est.) to Net Worth	4.94	8.52	5.42	4.74
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.80	4.35	2.17	1.31
Net Charge-Offs to Average Loans	0.51	0.96	0.63	0.55
Fair Value H-T-M to Book Value H-T-M	101.83	107.73	107.38	102.80
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.49	0.32	0.03	1.44
Delinquent Loans to Assets	0.49	2.38	1.22	0.76
<b>EARNINGS:</b>				
Return on Average Assets	1.07	0.18	0.57	0.73
Gross Income to Average Assets	6.94	5.99	6.46	6.66
Yield on Average Loans	7.62	8.48	8.28	7.83
Yield on Average Investments	3.45	2.02	2.64	3.13
Cost of Funds to Average Assets	2.29	1.79	1.95	1.98
Net Margin to Average Assets	4.66	4.19	4.51	4.68
Operating Expenses to Average Assets	3.27	3.70	3.60	3.64
Provision for Loan & Lease Losses to Average Assets	0.35	0.45	0.34	0.31
Net Interest Margin to Average Assets	3.63	3.87	3.89	3.83
Operating Expenses to Gross Income	47.10	61.86	55.72	54.67
Fixed Assets and Oreos to Total Assets	1.89	0.38	1.07	2.03
Net Operating Expenses to Average Assets	2.57	3.48	3.12	3.00
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	22.93	3.22	8.10	16.59
Regular Shares to Savings and Borrowings	35.08	86.42	68.62	49.48
Total Loans to Total Savings	70.77	66.10	65.32	66.81
Total Loans to Total Assets	61.51	54.74	56.10	58.29
Cash Plus Short-Term Investments to Assets	19.65	40.82	33.24	25.68
Total Savings and Borrowings to Earning Assets	92.71	83.69	88.25	91.48
Regular Shares & Share Drafts to Total Shares & Borrowings	46.92	87.40	74.46	60.05
Borrowings to Total Savings and NetWorth	1.14	0.16	0.08	0.13
<b>PRODUCTIVITY:</b>				
Members to Potential Members	13.54	17.43	19.59	11.80
Borrowers to Members	49.93	27.39	35.95	42.27
Members to Full-Time Employees	413	765	481	452
Average Savings Per Member	5,983	1,788	3,127	4,233
Average Loan Balance	8,479	4,315	5,680	6,691
Salary & Benefits to Full-Time Employees	43,673	31,186	32,530	38,595
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	68.96	80.21	74.29	70.37
Income From Investments	16.18	14.32	16.15	16.80
Income Form Trading Securities	0.00	0.02	0.00	0.00
Fee Income	10.06	3.70	7.46	9.66
Other Operating Income	4.79	1.75	2.10	3.17
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.43	47.87	50.99	48.09
Travel and Conference	1.45	1.28	1.35	1.57
Office Occupancy	6.43	4.94	4.93	6.05
Office Operations	21.89	19.50	20.33	21.13
Educational and Promotional	3.36	0.95	1.42	2.67
Loan Servicing	5.39	1.81	2.94	4.64
Professional and Outside Services	7.42	7.14	8.19	10.16
Member Insurance	0.91	8.77	4.35	1.85
Operating Fees	0.55	1.55	1.10	0.73
Miscellaneous Operating Expenses	3.17	6.19	4.40	3.10

**Table 8 Continued**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2002**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.72	11.13	10.69	10.05
Delinquent Loans to Net Worth	4.59	5.31	4.41	3.43
Solvency Evaluation (Est.)	112.49	112.77	112.36	111.86
Classified Assets (Est.) to Net Worth	4.94	4.69	5.08	4.88
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.80	0.97	0.74	0.56
Net Charge-Offs to Average Loans	0.51	0.48	0.50	0.51
Fair Value H-T-M to Book Value H-T-M	101.83	101.31	101.30	102.04
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.49	1.57	1.50	1.48
Delinquent Loans to Assets	0.49	0.59	0.47	0.34
<b>EARNINGS:</b>				
Return on Average Assets	1.07	0.82	1.04	1.31
Gross Income to Average Assets	6.94	6.82	6.97	7.09
Yield on Average Loans	7.62	7.63	7.46	7.64
Yield on Average Investments	3.45	3.42	3.41	3.69
Cost of Funds to Average Assets	2.29	2.12	2.15	2.56
Net Margin to Average Assets	4.66	4.70	4.82	4.53
Operating Expenses to Average Assets	3.27	3.58	3.46	2.90
Provision for Loan & Lease Losses to Average Assets	0.35	0.31	0.34	0.37
Net Interest Margin to Average Assets	3.63	3.76	3.70	3.45
Operating Expenses to Gross Income	47.10	52.52	49.67	40.86
Fixed Assets and Oreos to Total Assets	1.89	2.36	2.22	1.58
Net Operating Expenses to Average Assets	2.57	2.89	2.66	2.23
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	22.93	21.42	24.62	24.99
Regular Shares to Savings and Borrowings	35.08	40.30	32.71	29.04
Total Loans to Total Savings	70.77	69.49	72.45	71.34
Total Loans to Total Assets	61.51	61.01	63.46	61.51
Cash Plus Short-Term Investments to Assets	19.65	20.87	17.83	17.94
Total Savings and Borrowings to Earning Assets	92.71	92.93	93.14	93.06
Regular Shares & Share Drafts to Total Shares & Borrowings	46.92	52.04	45.70	40.87
Borrowings to Total Savings and NetWorth	1.14	0.34	0.77	1.98
<b>PRODUCTIVITY:</b>				
Members to Potential Members	13.54	12.02	11.74	17.43
Borrowers to Members	49.93	46.32	50.30	58.11
Members to Full-Time Employees	413	410	384.19	410.36
Average Savings Per Member	5,983	5,082	5,893.40	7,964.47
Average Loan Balance	8,479	7,624	8,488.32	9,777.84
Salary & Benefits to Full-Time Employees	43,673	40,495	43,653.09	49,167.30
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	68.96	69.68	68.95	67.93
Income From Investments	16.18	16.45	15.01	16.87
Income Form Trading Securities	0.00	0.00	0.00	0.01
Fee Income	10.06	10.08	11.42	9.34
Other Operating Income	4.79	3.79	4.62	5.85
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.43	48.39	49.93	49.67
Travel and Conference	1.45	1.72	1.58	1.22
Office Occupancy	6.43	6.38	6.46	6.73
Office Operations	21.89	21.77	21.90	22.38
Educational and Promotional	3.36	3.45	3.75	3.44
Loan Servicing	5.39	5.11	5.70	5.74
Professional and Outside Services	7.42	8.84	7.16	6.08
Member Insurance	0.91	1.07	0.52	0.45
Operating Fees	0.55	0.61	0.55	0.40
Miscellaneous Operating Expenses	3.17	2.66	2.46	3.88

**Table 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	2,491	2,195	11.9-	1,947	11.3-
Cash & Equivalents	304	373	22.5	344	7.6-
<b>TOTAL INVESTMENTS</b>	<b>455</b>	<b>429</b>	<b>5.9-</b>	<b>424</b>	<b>1.1-</b>
U.S. Government Obligations	7	5	24.4-	5	7.8-
Federal Agency Securities	3	2	15.4-	3	15.6
Mutual Fund & Common Trusts	19	21	10.2	17	18.1-
MCSD and PIC at Corporate CU	18	15	20.6-	15	3.4
All Other Corporate Credit Union	172	161	6.0-	139	13.6-
Commercial Banks, S&Ls	208	199	4.5-	215	8.0
Credit Unions -Loans to, Deposits in	10	11	16.6	10	9.0-
Other Investments	18	14	25.2-	19	40.3
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,398</b>	<b>1,127</b>	<b>19.4-</b>	<b>935</b>	<b>17.0-</b>
Unsecured Credit Card Loans	7	5	34.4-	4	14.4-
All Other Unsecured Loans	326	274	15.9-	236	13.9-
New Vehicle Loans	424	325	23.4-	251	22.7-
Used Vehicle Loans	447	372	16.8-	317	14.9-
First Mortgage Real Estate Loans	18	14	22.5-	13	5.6-
Other Real Estate Loans	22	18	18.7-	16	12.9-
Leases Receivable	1	0*	69.9-	0*	81.5
All Other Loans/Lines of Credit /1	144	110	23.4-	98	11.4-
Other Loans /1	8	9	1.5	N/A	
Allowance For Loan Losses	32	29	10.2-	24	17.7-
Other Real Estate Owned	0*	0*	24.4	0*	6.3-
Land and Building	3	2	15.1-	2	19.6-
Other Fixed Assets	6	5	9.1-	4	14.4-
NCUSIF Capitalization Deposit	20	15	25.0-	13	9.0-
Other Assets	11	9	18.9-	9	3.0-
<b>TOTAL ASSETS</b>	<b>2,165</b>	<b>1,931</b>	<b>10.8-</b>	<b>1,708</b>	<b>11.5-</b>
<b>LIABILITIES</b>					
Total Borrowings	7	1	83.8-	2	64.1
Accrued Dividends/Interest Payable	10	8	27.0-	5	34.5-
Acct Payable and Other Liabilities	8	7	15.3-	6	18.6-
Uninsured Secondary Capital	0*	0*	16.8-	0*	28.9
<b>TOTAL LIABILITIES</b>	<b>27</b>	<b>16</b>	<b>38.6-</b>	<b>13</b>	<b>18.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,770</b>	<b>1,594</b>	<b>9.9-</b>	<b>1,415</b>	<b>11.3-</b>
Share Drafts	25	18	24.9-	14	23.9-
Regular Shares	1,518	1,355	10.8-	1,225	9.6-
Money Market Shares	10	9	13.2-	9	0.2
Share Certificates/CDs	141	140	0.8-	107	23.4-
IRA/Keogh Accounts	30	22	24.7-	19	14.2-
All Other Shares and Member Deposits	17	19	6.9	15	20.0-
Non-Member Deposits	29	32	9.9	26	18.3-
Regular Reserves	102	89	13.5-	75	14.7-
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-0*	-0*	143.1-	0*	176.6
Other Reserves	11	10	10.1-	8	23.0-
Undivided Earnings	255	222	13.1-	197	11.2-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>369</b>	<b>320</b>	<b>13.1-</b>	<b>280</b>	<b>12.5-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,165</b>	<b>1,931</b>	<b>10.8-</b>	<b>1,708</b>	<b>11.5-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	3,373	3,155	6.5-	3,022	4.2-
<b>Cash &amp; Equivalents</b>	1,760	2,682	52.4	2,608	2.7-
<b>TOTAL INVESTMENTS</b>	3,605	3,794	5.2	4,228	11.4
U.S. Government Obligations	102	60	41.1-	64	5.7
Federal Agency Securities	149	112	25.2-	117	4.6
Mutual Fund & Common Trusts	62	85	37.3	80	5.5-
MCSD and PIC at Corporate CU	147	129	12.3-	142	10.0
All Other Corporate Credit Union	1,167	1,185	1.5	1,171	1.2-
Commercial Banks, S&Ls	1,763	1,997	13.3	2,399	20.1
Credit Unions -Loans to, Deposits in	83	78	6.0-	74	4.7-
Other Investments	131	148	12.6	181	22.8
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	11,688	10,022	14.3-	9,078	9.4-
Unsecured Credit Card Loans	341	263	22.8-	231	12.2-
All Other Unsecured Loans	1,754	1,528	12.9-	1,402	8.3-
New Vehicle Loans	3,581	2,945	17.8-	2,576	12.5-
Used Vehicle Loans	3,541	3,139	11.4-	2,996	4.5-
First Mortgage Real Estate Loans	657	600	8.8-	521	13.1-
Other Real Estate Loans	759	653	14.0-	569	12.8-
Leases Receivable	16	16	1.1	13	18.7-
All Other Loans/Lines of Credit /1	988	825	16.5-	770	6.6-
Other Loans	50	54	7.3	N/A	
Allowance For Loan Losses	152	136	10.3-	119	12.8-
Other Real Estate Owned	3	3	3.9-	2	38.5-
Land and Building	133	126	5.3-	113	10.4-
Other Fixed Assets	70	61	12.1-	57	6.0-
NCUSIF Capitalization Deposit	145	125	13.8-	127	1.1
Other Assets	105	85	18.9-	85	0.5
<b>TOTAL ASSETS</b>	17,357	16,762	3.4-	16,181	3.5-
<b>LIABILITIES</b>					
Total Borrowings	53	29	46.2-	10	65.3-
Accrued Dividends/Interest Payable	53	43	19.3-	28	34.6-
Acct Payable and Other Liabilities	69	61	11.9-	54	11.4-
Uninsured Secondary Capital	4	4	16.2	4	13.0-
<b>TOTAL LIABILITIES</b>	179	137	23.8-	95	30.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	14,660	14,321	2.3-	13,898	3.0-
Share Drafts	1,006	903	10.2-	812	10.1-
Regular Shares	9,689	9,365	3.3-	9,546	1.9
Money Market Shares	329	375	13.9	393	4.8
Share Certificates/CDs	2,527	2,677	5.9	2,217	17.2-
IRA/Keogh Accounts	798	698	12.6-	649	7.0-
All Other Shares and Member Deposits	217	220	1.3	216	1.8-
Non-Member Deposits	94	84	10.8-	65	22.2-
Regular Reserves	698	630	9.7-	581	7.7-
APPR. For Non-Conf. Invest.	0*	0*	2.6-	0*	53.8
Accum. Unrealized G/L on A-F-S	-1	-0*	78.3	0*	163.3
Other Reserves	114	94	17.6-	87	7.4-
Undivided Earnings	1,707	1,580	7.4-	1,519	3.9-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	2,518	2,304	8.5-	2,188	5.0-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	17,357	16,762	3.4-	16,181	3.5-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	2,894	2,957	2.2	2,922	1.2-
<b>Cash &amp; Equivalents</b>	5,659	9,472	67.4	8,893	6.1-
<b>TOTAL INVESTMENTS</b>	13,594	15,376	13.1	17,771	15.6
U.S. Government Obligations	420	339	19.3-	266	21.7-
Federal Agency Securities	2,998	2,232	25.6-	2,436	9.1
Mutual Fund & Common Trusts	130	164	25.8	157	4.1-
MCSD and PIC at Corporate CU	520	512	1.5-	563	10.0
All Other Corporate Credit Union	2,964	3,378	14.0	3,631	7.5
Commercial Banks, S&Ls	5,656	7,793	37.8	9,625	23.5
Credit Unions -Loans to, Deposits in	336	282	15.9-	334	18.4
Other Investments	571	676	18.5	760	12.4
Loans Held for Sale	N/A	N/A		66	
<b>TOTAL LOANS OUTSTANDING</b>	45,612	42,871	6.0-	40,248	6.1-
Unsecured Credit Card Loans	2,728	2,397	12.1-	2,114	11.8-
All Other Unsecured Loans	4,293	3,908	9.0-	3,644	6.7-
New Vehicle Loans	10,503	9,344	11.0-	8,200	12.2-
Used Vehicle Loans	11,434	11,257	1.5-	10,871	3.4-
First Mortgage Real Estate Loans	7,100	7,017	1.2-	7,004	0.2-
Other Real Estate Loans	5,728	5,340	6.8-	5,239	1.9-
Leases Receivable	129	90	30.1-	97	7.8
All Other Loans/Lines of Credit /1	3,524	3,306	6.2-	3,079	6.9-
Other Loans /1	172	212	23.2	N/A	
Allowance For Loan Losses	442	439	0.5-	389	11.3-
Other Real Estate Owned	20	23	13.4	14	39.6-
Land and Building	1,112	1,098	1.2-	1,084	1.3-
Other Fixed Assets	332	325	2.2-	306	6.0-
NCUSIF Capitalization Deposit	548	521	5.0-	539	3.6
Other Assets	558	524	6.1-	517	1.4-
<b>TOTAL ASSETS</b>	66,995	69,771	4.1	69,049	1.0-
<b>LIABILITIES</b>					
Total Borrowings	240	59	75.5-	86	45.5
Accrued Dividends/Interest Payable	149	123	17.5-	79	35.8-
Acct Payable and Other Liabilities	344	338	1.6-	308	8.9-
Uninsured Secondary Capital	4	4	7.3	5	39.2
<b>TOTAL LIABILITIES</b>	736	524	28.9-	478	8.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	57,858	60,862	5.2	60,246	1.0-
Share Drafts	6,984	6,744	3.4-	6,375	5.5-
Regular Shares	26,589	28,146	5.9	29,854	6.1
Money Market Shares	4,352	5,121	17.7	5,570	8.8
Share Certificates/CDs	13,972	14,860	6.4	12,663	14.8-
IRA/Keogh Accounts	4,935	4,888	1.0-	4,748	2.9-
All Other Shares and Member Deposits	771	881	14.4	860	2.5-
Non-Member Deposits	256	222	13.3-	176	21.0-
Regular Reserves	2,510	2,437	2.9-	2,347	3.7-
APPR. For Non-Conf. Invest.	6	5	11.3-	4	13.8-
Accum. Unrealized G/L on A-F-S	-9	11	212.7	25	139.2
Other Reserves	525	492	6.2-	445	9.5-
Undivided Earnings	5,369	5,441	1.3	5,503	1.1
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	8,400	8,385	0.2-	8,325	0.7-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	66,995	69,771	4.1	69,049	1.0-

1/ All other loans to members and Other Loans eliminated in 2002 \* Amount Less than + or - 1 Million

**Table 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	697	720	3.3	751	4.3
<b>Cash &amp; Equivalents</b>	3,742	5,857	56.5	5,730	2.2-
<b>TOTAL INVESTMENTS</b>	9,844	11,003	11.8	12,863	16.9
U.S. Government Obligations	404	285	29.4-	262	8.2-
Federal Agency Securities	4,646	3,987	14.2-	4,456	11.8
Mutual Fund & Common Trusts	120	190	58.4	153	19.5-
MCSD and PIC at Corporate CU	335	345	3.1	390	13.0
All Other Corporate Credit Union	1,753	1,974	12.6	2,429	23.0
Commercial Banks, S&Ls	1,879	3,288	74.9	4,224	28.5
Credit Unions -Loans to, Deposits in	133	144	8.3	152	5.9
Other Investments	574	790	37.5	797	1.0
Loans Held for Sale	N/A	N/A		89	
<b>TOTAL LOANS OUTSTANDING</b>	33,760	32,451	3.9-	32,189	0.8-
Unsecured Credit Card Loans	2,332	2,086	10.6-	1,839	11.8-
All Other Unsecured Loans	2,538	2,284	10.0-	2,095	8.3-
New Vehicle Loans	6,646	6,014	9.5-	5,691	5.4-
Used Vehicle Loans	7,472	7,507	0.5	7,717	2.8
First Mortgage Real Estate Loans	7,686	7,554	1.7-	7,714	2.1
Other Real Estate Loans	4,645	4,581	1.4-	4,752	3.7
Leases Receivable	101	77	23.9-	54	29.6-
All Other Loans/Lines of Credit /1	2,202	2,169	1.5-	2,327	7.3
Other Loans /1	137	178	30.1	N/A	
Allowance For Loan Losses	295	274	7.4-	270	1.3-
Other Real Estate Owned	17	16	9.7-	19	21.2
Land and Building	915	918	0.3	965	5.0
Other Fixed Assets	262	258	1.8-	261	1.3
NCUSIF Capitalization Deposit	403	408	1.3	429	5.1
Other Assets	492	489	0.5-	487	0.5-
<b>TOTAL ASSETS</b>	49,140	51,125	4.0	52,762	3.2
<b>LIABILITIES</b>					
Total Borrowings	281	135	52.2-	187	38.7
Accrued Dividends/Interest Payable	104	85	17.8-	62	26.9-
Acct Payable and Other Liabilities	282	271	3.6-	269	1.0-
Uninsured Secondary Capital	0	0	0.0	1	0.0
<b>TOTAL LIABILITIES</b>	667	491	26.3-	519	5.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	42,777	44,930	5.0	46,324	3.1
Share Drafts	5,476	5,416	1.1-	5,460	0.8
Regular Shares	16,378	17,287	5.6	18,737	8.4
Money Market Shares	4,727	5,679	20.1	6,364	12.0
Share Certificates/CDs	11,797	12,189	3.3	11,297	7.3-
IRA/Keogh Accounts	3,729	3,772	1.1	3,880	2.9
All Other Shares and Member Deposits	490	471	4.0-	496	5.4
Non-Member Deposits	178	115	35.4-	89	22.4-
Regular Reserves	1,821	1,743	4.3-	1,686	3.3-
APPR. For Non-Conf. Invest.	5	3	40.6-	5	95.4
Accum. Unrealized G/L on A-F-S	-5	21	570.2	49	131.6
Other Reserves	427	414	3.2-	398	3.9-
Undivided Earnings	3,448	3,523	2.2	3,781	7.3
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	5,696	5,704	0.1	5,919	3.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	49,140	51,125	4.0	52,762	3.2

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	729	792	8.6	842	6.3
<b>Cash &amp; Equivalents</b>	10,935	16,190	48.1	16,891	4.3
<b>TOTAL INVESTMENTS</b>	30,489	36,417	19.4	40,960	12.5
U.S. Government Obligations	1,091	1,040	4.7-	1,343	29.1
Federal Agency Securities	19,885	22,190	11.6	23,588	6.3
Mutual Fund & Common Trusts	479	977	103.8	987	1.0
MCSD and PIC at Corporate CU	706	769	9.0	878	14.2
All Other Corporate Credit Union	4,124	5,153	24.9	6,578	27.7
Commercial Banks, S&Ls	2,165	3,661	69.1	4,774	30.4
Credit Unions -Loans to, Deposits in	166	228	37.6	197	13.6-
Other Investments	1,872	2,398	28.1	2,614	9.0
Loans Held for Sale	N/A	N/A		617	
<b>TOTAL LOANS OUTSTANDING</b>	107,273	110,681	3.2	112,581	1.7
Unsecured Credit Card Loans	8,347	7,991	4.3-	7,295	8.7-
All Other Unsecured Loans	6,544	6,129	6.3-	5,663	7.6-
New Vehicle Loans	20,621	19,651	4.7-	18,770	4.5-
Used Vehicle Loans	20,843	23,041	10.5	24,731	7.3
First Mortgage Real Estate Loans	29,048	31,512	8.5	33,020	4.8
Other Real Estate Loans	15,109	15,553	2.9	16,142	3.8
Leases Receivable	581	567	2.3-	556	2.0-
All Other Loans/Lines of Credit /1	5,642	5,710	1.2	6,404	12.1
Other Loans /1	538	526	2.2-	N/A	
Allowance For Loan Losses	939	944	0.5	948	0.5
Other Real Estate Owned	44	30	31.6-	39	27.8
Land and Building	2,569	2,808	9.3	3,071	9.4
Other Fixed Assets	770	796	3.3	832	4.5
NCUSIF Capitalization Deposit	1,228	1,317	7.2	1,394	5.9
Other Assets	1,842	1,959	6.3	1,967	0.4
<b>TOTAL ASSETS</b>	154,211	169,253	9.8	177,403	4.8
<b>LIABILITIES</b>					
Total Borrowings	1,681	1,072	36.3-	1,389	29.6
Accrued Dividends/Interest Payable	265	208	21.6-	153	26.2-
Acct Payable and Other Liabilities	1,090	1,194	9.5	1,254	5.0
Uninsured Secondary Capital	0*	0*	0.0	1	400.0
<b>TOTAL LIABILITIES</b>	3,037	2,474	18.5-	2,798	13.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	133,851	148,366	10.8	155,382	4.7
Share Drafts	19,879	20,220	1.7	20,353	0.7
Regular Shares	40,474	46,336	14.5	51,265	10.6
Money Market Shares	20,366	25,867	27.0	29,850	15.4
Share Certificates/CDs	38,583	40,916	6.0	38,561	5.8-
IRA/Keogh Accounts	12,567	13,202	5.1	13,365	1.2
All Other Shares and Member Deposits	1,666	1,564	6.1-	1,683	7.6
Non-Member Deposits	316	261	17.3-	306	17.1
Regular Reserves	5,151	5,182	0.6	5,091	1.8-
APPR. For Non-Conf. Invest.	13	15	11.7	15	1.2-
Accum. Unrealized G/L on A-F-S	-4	153	4,113.2	258	68.7
Other Reserves	1,452	1,463	0.8	1,473	0.6
Undivided Earnings	10,711	11,600	8.3	12,387	6.8
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	17,323	18,413	6.3	19,222	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	154,211	169,253	9.8	177,403	4.8

1/ All other loans to members and Other Loans eliminated in 2002. \* Amount Less than + or - 1 Million

**Table 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	132	165	25.0	204	23.6
<b>Cash &amp; Equivalents</b>	10,894	15,996	46.8	19,118	19.5
<b>TOTAL INVESTMENTS</b>	31,036	44,995	45.0	63,991	42.2
U.S. Government Obligations	2,006	1,276	36.4-	941	26.3-
Federal Agency Securities	20,753	30,269	45.9	43,915	45.1
Mutual Fund & Common Trusts	1,292	2,307	78.6	2,116	8.3-
MCSD and PIC at Corporate CU	365	514	40.6	726	41.4
All Other Corporate Credit Union	2,673	5,250	96.4	9,884	88.3
Commercial Banks, S&Ls	849	1,592	87.5	2,028	27.4
Credit Unions -Loans to, Deposits in	194	392	102.2	51	87.0-
Other Investments	2,905	3,395	16.8	4,331	27.6
Loans Held for Sale	N/A	N/A		1,189	
<b>TOTAL LOANS OUTSTANDING</b>	101,604	125,286	23.3	147,618	17.8
Unsecured Credit Card Loans	7,905	8,958	13.3	10,080	12.5
All Other Unsecured Loans	7,006	7,663	9.4	8,082	5.5
New Vehicle Loans	18,828	21,948	16.6	24,981	13.8
Used Vehicle Loans	16,308	21,009	28.8	25,514	21.4
First Mortgage Real Estate Loans	31,838	42,478	33.4	52,449	23.5
Other Real Estate Loans	13,990	16,433	17.5	19,694	19.8
Leases Receivable	547	768	40.5	831	8.2
All Other Loans/Lines of Credit /1	4,506	5,116	13.5	5,987	17.0
Other Loans /1	678	913	34.7	N/A	
Allowance For Loan Losses	815	984	20.7	1,172	19.1
Other Real Estate Owned	15	20	34.3	28	38.2
Land and Building	1,702	2,190	28.7	2,755	25.8
Other Fixed Assets	645	813	26.0	998	22.7
NCUSIF Capitalization Deposit	1,119	1,426	27.5	1,751	22.8
Other Assets	2,175	2,970	36.5	3,696	24.5
<b>TOTAL ASSETS</b>	148,376	192,712	29.9	239,971	24.5
<b>LIABILITIES</b>					
Total Borrowings	2,111	3,770	78.6	5,992	58.9
Accrued Dividends/Interest Payable	318	288	9.3-	220	23.8-
Acct Payable and Other Liabilities	1,872	1,951	4.2	2,282	17.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	4,301	6,009	39.7	8,494	41.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	128,324	167,051	30.2	206,926	23.9
Share Drafts	17,274	20,873	20.8	25,019	19.9
Regular Shares	36,424	46,927	28.8	61,422	30.9
Money Market Shares	20,720	32,434	56.5	44,167	36.2
Share Certificates/CDs	37,951	47,339	24.7	53,434	12.9
IRA/Keogh Accounts	14,231	17,023	19.6	20,186	18.6
All Other Shares and Member Deposits	1,215	1,828	50.5	2,176	19.0
Non-Member Deposits	511	627	22.7	522	16.7-
Regular Reserves	4,606	5,563	20.8	6,425	15.5
APPR. For Non-Conf. Invest.	3	4	28.3	4	20.9
Accum. Unrealized G/L on A-F-S	-21	216	1,120.3	444	105.1
Other Reserves	2,544	3,062	20.4	3,902	27.5
Undivided Earnings	8,620	10,808	25.4	13,775	27.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	15,751	19,652	24.8	24,551	24.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	148,376	192,712	29.9	239,971	24.5

1/ All other loans to members and Other Loans eliminated in 2002. \* Amount Less than + or - 1 Million

**Table 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	2,491	2,195	11.9-	1,947	11.3-
<b>INTEREST INCOME</b>					
Interest on Loans	131	110	15.9-	87	20.7-
(Less) Interest Refund	0*	0*	28.2-	0*	51.5-
Income from Investments	43	28	34.4-	16	45.2-
Trading Profits and Losses	0*	0*	123,205.9	0*	13.9-
<b>TOTAL INTEREST INCOME</b>	<b>174</b>	<b>139</b>	<b>20.4-</b>	<b>103</b>	<b>25.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	64	49	22.8-	32	35.2-
Interest on Deposits	0*	0*	16.6-	0*	38.3-
Interest on Borrowed Money	0*	0*	31.7-	0*	59.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>65</b>	<b>51</b>	<b>22.8-</b>	<b>33</b>	<b>35.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>11</b>	<b>3.3-</b>	<b>8</b>	<b>24.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>98</b>	<b>77</b>	<b>20.9-</b>	<b>62</b>	<b>19.5-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	4	6.8-	4	9.6-
Other Operating Income	3	2	18.4-	2	14.3-
Gain (Loss) on Investments	-0*	0*	119.2	-0*	253.4-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	100.1	0*	24,836.1
Other Non-Oper Income (Expense)	1	3	76.9	3	2.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>9</b>	<b>9.4</b>	<b>9</b>	<b>7.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	43	38	11.2-	32	14.5-
Travel and Conference Expense	1	1	16.0-	0*	22.6-
Office Occupancy Expense	4	4	11.2-	3	10.9-
Office Operations Expense	18	16	12.7-	13	16.1-
Educational & Promotional Expense	0*	0*	2.7-	0*	20.2-
Loan Servicing Expense	2	1	18.6-	1	11.7-
Professional and Outside Services	6	5	11.9-	5	10.3-
Member Insurance	9	7	16.1-	6	19.1-
Operating Fees	1	1	13.7-	1	14.1-
Miscellaneous Operating Expenses	6	5	12.8-	4	19.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>91</b>	<b>79</b>	<b>12.3-</b>	<b>67</b>	<b>15.2-</b>
<b>NET INCOME</b>	<b>15</b>	<b>7</b>	<b>54.4-</b>	<b>3</b>	<b>52.6-</b>
Transfer to Regular Reserve	3	2	15.4-	0*	59.7-

\* Amount Less than + or - 1 Million

**Table 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	3,373	3,155	6.5-	3,022	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	1,021	916	10.3-	788	14.0-
(Less) Interest Refund	2	2	15.5-	2	11.4-
Income from Investments	325	244	25.1-	171	29.8-
Trading Profits and Losses	0*	0*	93.9-	-0*	336.4-
<b>TOTAL INTEREST INCOME</b>	<b>1,344</b>	<b>1,158</b>	<b>13.9-</b>	<b>957</b>	<b>17.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	530	453	14.4-	304	32.9-
Interest on Deposits	22	22	0.7-	15	30.2-
Interest on Borrowed Money	3	3	20.2-	0*	77.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>555</b>	<b>478</b>	<b>13.9-</b>	<b>320</b>	<b>33.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>65</b>	<b>61</b>	<b>6.1-</b>	<b>55</b>	<b>9.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>724</b>	<b>619</b>	<b>14.5-</b>	<b>582</b>	<b>5.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	81	77	4.6-	79	2.8
Other Operating Income	25	24	2.2-	22	7.3-
Gain (Loss) on Investments	-0*	-0*	94.4	-4	7,155.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,145.3	0*	78.6-
Other Non-Oper Income (Expense)	4	5	42.4	4	26.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>108</b>	<b>107</b>	<b>0.8-</b>	<b>102</b>	<b>5.2-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	341	314	8.0-	301	4.2-
Travel and Conference Expense	10	9	10.3-	8	8.7-
Office Occupancy Expense	33	32	4.6-	29	8.1-
Office Operations Expense	137	126	8.2-	120	4.6-
Educational & Promotional Expense	10	10	8.6-	8	12.4-
Loan Servicing Expense	21	18	12.7-	17	4.1-
Professional and Outside Services	55	51	8.4-	48	4.4-
Member Insurance	32	29	10.8-	26	10.3-
Operating Fees	8	7	12.2-	6	2.5-
Miscellaneous Operating Expenses	30	27	6.9-	26	5.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>677</b>	<b>621</b>	<b>8.3-</b>	<b>590</b>	<b>5.0-</b>
<b>NET INCOME</b>	<b>155</b>	<b>105</b>	<b>32.3-</b>	<b>94</b>	<b>10.7-</b>
Transfer to Regular Reserve	34	22	34.8-	16	28.2-

\* Amount Less than + or - 1 Million

**Table 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	2,894	2,957	2.2	2,922	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	3,855	3,719	3.5-	3,257	12.4-
(Less) Interest Refund	6	6	12.1-	5	8.6-
Income from Investments	1,137	991	12.9-	776	21.6-
Trading Profits and Losses	0*	0*	62.7-	0*	637.9
<b>TOTAL INTEREST INCOME</b>	<b>4,986</b>	<b>4,704</b>	<b>5.7-</b>	<b>4,029</b>	<b>14.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,979	1,856	6.2-	1,254	32.4-
Interest on Deposits	173	181	4.6	115	36.6-
Interest on Borrowed Money	19	6	69.6-	2	57.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>2,170</b>	<b>2,043</b>	<b>5.9-</b>	<b>1,372</b>	<b>32.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>220</b>	<b>232</b>	<b>5.5</b>	<b>216</b>	<b>6.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,596</b>	<b>2,429</b>	<b>6.4-</b>	<b>2,441</b>	<b>0.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	432	448	3.6	446	0.3-
Other Operating Income	140	150	6.9	146	2.4-
Gain (Loss) on Investments	-3	-0*	97.8	-9	14,603.6-
Gain (Loss) on Disp of Fixed Assets	0*	2	348.8	3	49.3
Other Non-Oper Income (Expense)	5	6	24.8	3	51.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>575</b>	<b>606</b>	<b>5.3</b>	<b>590</b>	<b>2.6-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,232	1,242	0.8	1,215	2.2-
Travel and Conference Expense	46	42	8.6-	40	5.0-
Office Occupancy Expense	156	158	0.8	153	3.0-
Office Operations Expense	557	551	1.1-	534	3.1-
Educational & Promotional Expense	71	70	1.3-	67	3.2-
Loan Servicing Expense	118	116	1.7-	117	1.2
Professional and Outside Services	258	258	0.1	257	0.5-
Member Insurance	52	51	2.1-	47	8.6-
Operating Fees	20	18	10.4-	19	1.3
Miscellaneous Operating Expenses	79	78	2.0-	78	0.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,590</b>	<b>2,583</b>	<b>0.2-</b>	<b>2,527</b>	<b>2.2-</b>
<b>NET INCOME</b>	<b>581</b>	<b>451</b>	<b>22.4-</b>	<b>504</b>	<b>11.8</b>
Transfer to Regular Reserve 1/	158	98	38.1-	74	23.8-

\* Amount Less than + or - 1 Million

**Table 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	697	720	3.3	751	4.3
<b>INTEREST INCOME</b>					
Interest on Loans	2,786	2,691	3.4-	2,471	8.2-
(Less) Interest Refund	4	3	31.3-	3	15.3
Income from Investments	787	710	9.8-	582	18.0-
Trading Profits and Losses	-0*	0*	398.5	-0*	237.7-
<b>TOTAL INTEREST INCOME</b>	<b>3,569</b>	<b>3,398</b>	<b>4.8-</b>	<b>3,050</b>	<b>10.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,462	1,395	4.6-	961	31.1-
Interest on Deposits	169	164	2.9-	132	19.8-
Interest on Borrowed Money	21	8	60.8-	6	27.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>1,652</b>	<b>1,567</b>	<b>5.1-</b>	<b>1,099</b>	<b>29.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>143</b>	<b>148</b>	<b>3.7</b>	<b>159</b>	<b>7.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,774</b>	<b>1,683</b>	<b>5.1-</b>	<b>1,792</b>	<b>6.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	327	338	3.3	357	5.6
Other Operating Income	117	134	14.8	134	0.2-
Gain (Loss) on Investments	-2	3	269.7	-0*	117.0-
Gain (Loss) on Disp of Fixed Assets	4	1	71.5-	0*	12.3-
Other Non-Oper Income (Expense)	5	4	19.9-	3	32.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>451</b>	<b>481</b>	<b>6.6</b>	<b>494</b>	<b>2.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	858	865	0.9	900	4.0
Travel and Conference Expense	32	31	4.9-	32	3.7
Office Occupancy Expense	115	117	1.0	119	1.7
Office Operations Expense	394	395	0.4	405	2.4
Educational & Promotional Expense	61	62	2.5	64	2.9
Loan Servicing Expense	91	89	1.6-	95	6.1
Professional and Outside Services	148	156	4.9	164	5.6
Member Insurance	20	20	1.1	20	1.8-
Operating Fees	13	11	14.5-	11	4.9
Miscellaneous Operating Expenses	47	46	3.1-	49	8.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,779</b>	<b>1,792</b>	<b>0.7</b>	<b>1,860</b>	<b>3.8</b>
<b>NET INCOME</b>	<b>446</b>	<b>372</b>	<b>16.6-</b>	<b>427</b>	<b>14.9</b>
Transfer to Regular Reserve	134	79	41.5-	50	37.0-

\* Amount Less than + or - 1 Million

**Table 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	729	792	8.6	842	6.3
<b>INTEREST INCOME</b>					
Interest on Loans	8,643	8,838	2.3	8,337	5.7-
(Less) Interest Refund	11	8	25.5-	8	5.3-
Income from Investments	2,313	2,241	3.1-	1,813	19.1-
Trading Profits and Losses	-0*	-0*	82.1	-0*	77.7
<b>TOTAL INTEREST INCOME</b>	<b>10,944</b>	<b>11,071</b>	<b>1.2</b>	<b>10,142</b>	<b>8.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,443	4,423	0.4-	3,158	28.6-
Interest on Deposits	651	723	11.1	517	28.5-
Interest on Borrowed Money	115	56	51.4-	54	2.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>5,208</b>	<b>5,202</b>	<b>0.1-</b>	<b>3,729</b>	<b>28.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>478</b>	<b>512</b>	<b>7.1</b>	<b>591</b>	<b>15.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,258</b>	<b>5,357</b>	<b>1.9</b>	<b>5,822</b>	<b>8.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,095	1,253	14.4	1,379	10.1
Other Operating Income	467	520	11.1	559	7.5
Gain (Loss) on Investments	-11	15	242.6	9	39.1-
Gain (Loss) on Disp of Fixed Assets	13	11	17.1-	14	32.4
Other Non-Oper Income (Expense)	15	21	46.4	25	18.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,580</b>	<b>1,819</b>	<b>15.2</b>	<b>1,987</b>	<b>9.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,623	2,819	7.5	2,996	6.3
Travel and Conference Expense	92	90	2.3-	95	4.9
Office Occupancy Expense	346	372	7.5	387	4.2
Office Operations Expense	1,206	1,255	4.1	1,314	4.7
Educational & Promotional Expense	198	211	6.3	225	6.6
Loan Servicing Expense	283	304	7.6	342	12.4
Professional and Outside Services	363	397	9.4	429	8.2
Member Insurance	30	33	9.0	31	5.1-
Operating Fees	34	30	10.4-	33	9.1
Miscellaneous Operating Expenses	138	142	2.7	147	3.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5,313</b>	<b>5,654</b>	<b>6.4</b>	<b>6,000</b>	<b>6.1</b>
<b>NET INCOME</b>	<b>1,525</b>	<b>1,523</b>	<b>0.1-</b>	<b>1,809</b>	<b>18.8</b>
Transfer to Regular Reserve	537	277	48.4-	231	16.4-

\* Amount Less than + or - 1 Million

**Table 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	132	165	25.0	204	23.6
<b>INTEREST INCOME</b>					
Interest on Loans	7,841	9,544	21.7	10,433	9.3
(Less) Interest Refund	9	12	30.9	12	3.5
Income from Investments	2,313	2,641	14.2	2,589	2.0-
Trading Profits and Losses	5	37	624.2	0*	97.4-
<b>TOTAL INTEREST INCOME</b>	<b>10,151</b>	<b>12,211</b>	<b>20.3</b>	<b>13,010</b>	<b>6.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,899	5,636	15.0	4,681	16.9-
Interest on Deposits	441	656	48.8	665	1.3
Interest on Borrowed Money	149	159	6.9	198	24.1
<b>TOTAL INTEREST EXPENSE</b>	<b>5,489</b>	<b>6,451</b>	<b>17.5</b>	<b>5,543</b>	<b>14.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>420</b>	<b>599</b>	<b>42.7</b>	<b>811</b>	<b>35.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,242</b>	<b>5,161</b>	<b>21.7</b>	<b>6,656</b>	<b>29.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	855	1,122	31.2	1,433	27.6
Other Operating Income	455	687	50.9	897	30.7
Gain (Loss) on Investments	-9	38	501.4	49	29.3
Gain (Loss) on Disp of Fixed Assets	15	43	195.8	13	69.3-
Other Non-Oper Income (Expense)	7	38	402.5	44	16.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,323</b>	<b>1,928</b>	<b>45.7</b>	<b>2,436</b>	<b>26.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,971	2,517	27.8	3,113	23.7
Travel and Conference Expense	48	59	22.5	76	30.5
Office Occupancy Expense	266	339	27.3	422	24.6
Office Operations Expense	928	1,175	26.6	1,403	19.4
Educational & Promotional Expense	134	175	30.0	216	23.4
Loan Servicing Expense	218	275	26.0	360	30.7
Professional and Outside Services	232	297	28.0	381	28.2
Member Insurance	23	26	10.4	28	11.2
Operating Fees	17	19	6.9	25	34.7
Miscellaneous Operating Expenses	120	174	45.1	243	40.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,958</b>	<b>5,054</b>	<b>27.7</b>	<b>6,267</b>	<b>24.0</b>
<b>NET INCOME</b>	<b>1,607</b>	<b>2,034</b>	<b>26.6</b>	<b>2,825</b>	<b>38.9</b>
Transfer to Regular Reserve	663	552	16.8-	422	23.6-

\* Amount Less than + or - 1 Million

**Table 21  
FEDERALLY INSURED CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	10,995	799	7.27	-61,584
1999	10,628	888	8.36	-73,114
2000	10,316	675	6.54	-45,581
2001	9,984	1,039	10.41	-68,785
2002	9,688	1,044	10.78	-94,757

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	467	368,132,165	-6,943,099	62,695,160
2 Million To 10 Million	379	1,906,820,595	-21,343,092	243,201,737
10 Million To 50 Million	166	3,561,436,794	-34,450,190	388,949,660
50 Million And Over	21	1,526,138,941	-14,077,282	171,401,245
<b>Total</b>	<b>1,033</b>	<b>7,362,528,495</b>	<b>-76,813,663</b>	<b>866,247,802</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total *</b>
1998	2,327	6,140	2,227	282	17	10,993
1999	2,184	6,004	2,111	304	21	10,624
2000	2,362	5,933	1,816	191	9	10,311
2001	2,412	5,563	1,801	197	8	9,981
2002	2,186	5,393	1,897	201	10	9,687

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	299	2.72	3,249,036,360	0.96
1999	325	3.06	2,533,805,662	0.71
2000	200	1.94	1,566,007,685	0.41
2001	205	2.05	1,827,600,435	0.42
2002	211	2.18	3,091,467,954	0.64

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2002**

Insured Credit Union:		Rank			Year	
Current		1 Year			Chartered	Assets
Rank	Name of Credit Union	Ago	City	State		
1	NAVY	1	MERRIFIELD	VA	1947	17,573,419,565
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	9,789,739,749
3	PENTAGON	3	ALEXANDRIA	VA	1935	5,175,320,825
4	BOEING EMPLOYEES	4	TUKWILA	WA	1935	4,402,352,372
5	THE GOLDEN 1	5	SACRAMENTO	CA	1933	4,275,123,730
6	UNITED AIRLINES EMPLOYEES'	6	CHICAGO	IL	1935	4,138,195,353
7	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	4,005,666,091
8	AMERICAN AIRLINES	7	DFW AIRPORT	TX	1982	3,882,663,512
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	3,529,008,372
10	KINECTA	10	MANHATTAN BEACH	CA	1940	2,996,768,650
11	SECURITY SERVICE	12	SAN ANTONIO	TX	1956	2,743,157,679
12	VYSTAR	15	JACKSONVILLE	FL	1952	2,464,328,793
13	STAR ONE	14	SUNNYVALE	CA	1956	2,413,428,532
14	AMERICA FIRST	16	OGDEN	UT	1939	2,387,320,136
15	CITIZENS EQUITY FIRST	13	PEORIA	IL	1937	2,383,525,888
16	ESL	19	ROCHESTER	NY	1995	2,322,203,071
17	DELTA EMPLOYEES	17	ATLANTA	GA	1940	2,300,104,261
18	WESCOM	18	PASADENA	CA	1934	2,267,144,368
19	ALASKA USA	20	ANCHORAGE	AK	1948	2,160,096,919
20	SAN DIEGO COUNTY	23	SAN DIEGO	CA	1938	2,083,802,521
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,974,219,256
22	RANDOLPH-BROOKS	22	UNIVERSAL CITY	TX	1952	1,930,253,386
23	DIGITAL	25	MARLBOROUGH	MA	1979	1,799,762,650
24	DESERT SCHOOLS	24	PHOENIX	AZ	1939	1,754,849,019
25	UNITED NATIONS	31	NEW YORK	NY	1947	1,621,844,193
26	ADDISON AVENUE	26	PALO ALTO	CA	1970	1,621,446,084
27	BANK FUND STAFF	32	WASHINGTON	DC	1947	1,554,014,075
28	LOCKHEED	30	BURBANK	CA	1937	1,528,544,306
29	SAN ANTONIO	28	SAN ANTONIO	TX	1935	1,525,639,300
30	DFCU FINANCIAL	27	DEARBORN	MI	1950	1,506,385,512
31	POLICE & FIRE	35	PHILADELPHIA	PA	1938	1,498,444,078
32	HUDSON VALLEY	33	POUGHKEEPSIE	NY	1963	1,494,773,889
33	ENT	29	COLORADO SPRING	CO	1957	1,482,913,650
34	EASTERN FINANCIAL FLORIDA	37	MIRRAMAR	FL	1937	1,474,833,677
35	MISSION	34	SAN DIEGO	CA	1961	1,474,244,380
36	BETHPAGE	38	BETHPAGE	NY	1941	1,461,709,975
37	TEACHERS	43	FARMINGVILLE	NY	1952	1,434,855,156
38	REDSTONE	36	HUNTSVILLE	AL	1951	1,414,926,681
39	CREDIT UNION OF TEXAS	54	DALLAS	TX	1931	1,362,792,964
40	VISIONS	39	ENDICOTT	NY	1966	1,339,334,334
41	ATLANTA POSTAL	41	ATLANTA	GA	1943	1,330,897,878
42	BELLCO	40	GREENWOOD VILLA	CO	1936	1,310,247,358
43	PORTLAND TEACHERS	42	PORTLAND	OR	1932	1,296,271,075
44	GTE	60	TAMPA	FL	1935	1,295,467,492
45	NWA	45	APPLE VALLEY	MN	1938	1,290,198,484
46	STATE EMPLOYEES CU OF MARYLAND, IN	48	LINTHICUM	MD	1951	1,280,395,085
47	FIRST TECHNOLOGY	69	BEAVERTON	OR	1952	1,276,025,125
48	TRAVIS	46	VACAVILLE	CA	1951	1,211,748,471
49	NORTH ISLAND FINANCIAL	49	SAN DIEGO	CA	1940	1,201,870,106
50	AFFINITY	57	BASKING RIDGE	NJ	1935	1,191,610,234
51	TEXANS	47	RICHARDSON	TX	1953	1,177,234,360
52	TINKER	51	TINKER AFB	OK	1946	1,175,271,116
53	EASTMAN	53	KINGSPORT	TN	1934	1,172,218,444
54	TEACHERS	56	SOUTH BEND	IN	1931	1,162,224,055
55	COMMUNITY	50	PLANO	TX	1952	1,161,304,012
56	COMMUNITY AMERICA	44	KANSAS CITY	MO	1940	1,160,667,572
57	MACDILL	63	TAMPA	FL	1955	1,157,269,382
58	COASTAL	55	RALEIGH	NC	1967	1,154,366,808
59	PROVIDENT	52	REDWOOD CITY	CA	1950	1,135,793,190
60	TOWER	59	LAUREL	MD	1953	1,118,310,876

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2002**

Insured Credit Union:		Rank				Year	
Current		1 Year				Chartered	Assets
Rank	Name of Credit Union	Ago	City	State			
61	MOUNTAIN AMERICA	58	SALT LAKE CITY	UT		1936	1,102,105,207
62	ARIZONA	62	PHOENIX	AZ		1936	1,083,409,669
63	IBM MID AMERICA EMPLOYEES	71	ROCHESTER	MN		1976	1,054,202,728
64	MUNICIPAL	65	NEW YORK	NY		1917	1,051,984,870
65	TECHNOLOGY	67	SAN JOSE	CA		1960	1,041,877,431
66	KERN SCHOOLS	64	BAKERSFIELD	CA		1940	1,026,428,718
67	THE CALIFORNIA	61	GLENDALE	CA		1933	1,024,821,081
68	VIRGINIA CREDIT UNION, INC.,	68	RICHMOND	VA		1928	1,019,166,252
69	BROCKTON	70	BROCKTON	MA		1917	1,011,734,843
70	STATE EMPLOYEES	76	ALBANY	NY		1934	1,009,984,004
71	OMNIAMERICAN	81	FORT WORTH	TX		1956	1,003,871,854
72	APCO EMPLOYEES	77	BIRMINGHAM	AL		1953	979,735,246
73	SAFE	73	NORTH HIGHLANDS	CA		1940	973,249,558
74	SCHOOLS FINANCIAL	66	SACRAMENTO	CA		1934	972,153,093
75	CONNECTICUT STATE EMPLOYEES	82	HARTFORD	CT		1946	970,098,323
76	NORTHWEST	84	HERNDON	VA		1947	968,367,248
77	SPACE COAST	74	MELBOURNE	FL		1951	964,768,573
78	EDUCATIONAL EMPLOYEES	83	FRESNO	CA		1934	956,943,046
79	GEORGIA TELCO	72	ATLANTA	GA		1934	929,953,639
80	MICHIGAN STATE UNIVERSITY	94	EAST LANSING	MI		1979	929,757,196
81	FIRST COMMUNITY	80	ELLISVILLE	MO		1934	927,871,266
82	WASHINGTON STATE EMPLOYEES	75	OLYMPIA	WA		1957	918,262,403
83	FOUNDERS	79	LANCASTER	SC		1961	904,195,158
84	AEDC	78	TULLAHOMA	TN		1951	886,531,998
85	REDWOOD	97	SANTA ROSA	CA		1950	874,384,520
86	TRULIANT	85	WINSTON SALEM	NC		1952	870,423,898
87	POLISH & SLAVIC	95	BROOKLYN	NY		1976	868,565,415
88	LANGLEY	88	HAMPTON	VA		1936	865,295,086
89	GOVERNMENT EMPLOYEES CU OF EL PA	92	EL PASO,	TX		1932	864,369,544
90	PACIFIC SERVICE	91	WALNUT CREEK	CA		1936	861,317,413
91	MERCK EMPLOYEES	105	RAHWAY	NJ		1936	857,116,764
92	SOUTH CAROLINA	90	NORTH CHARLESTO	SC		1936	856,644,409
93	ARIZONA STATE SAVINGS & CREDIT UNIC	87	PHOENIX	AZ		1972	852,181,802
94	ALLEGACY	86	WINSTON-SALEM	NC		1967	849,279,097
95	FAIRWINDS	93	ORLANDO	FL		1949	845,110,586
96	MERIWEST	89	SAN JOSE	CA		1961	840,924,659
97	CHARTWAY	98	VIRGINIA BEACH	VA		1959	835,506,132
98	WRIGHT-PATT	100	FAIRBORN	OH		1932	835,461,235
99	DOW CHEMICAL EMPLOYEES'	96	MIDLAND	MI		1937	833,946,106
100	PREMIER AMERICA	99	CHATSWORTH	CA		1957	810,137,148

**Table 23**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**December 31, 2002**

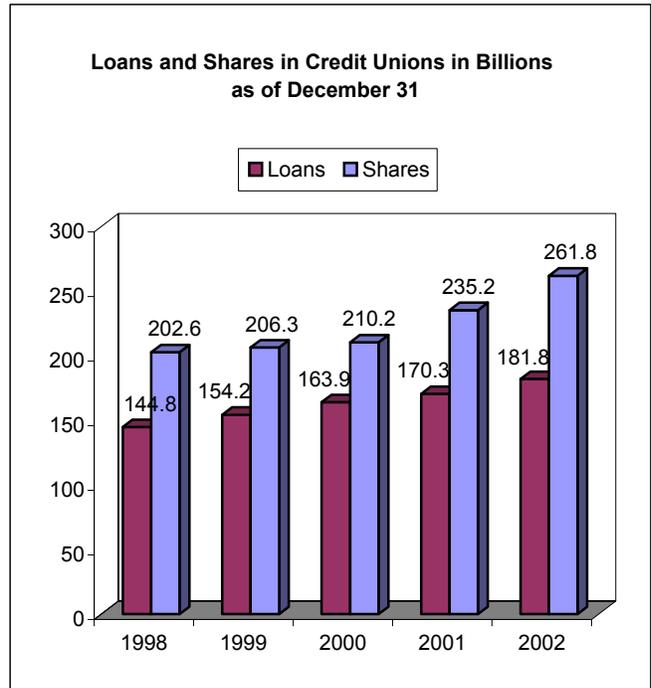
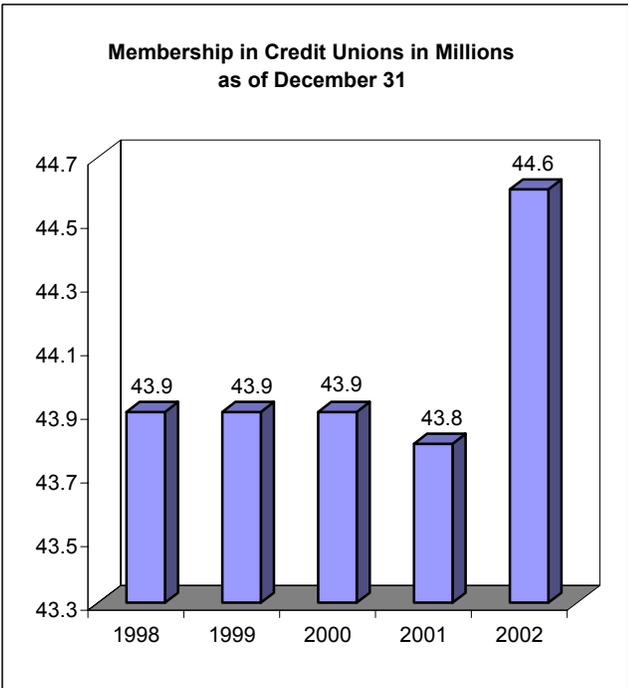
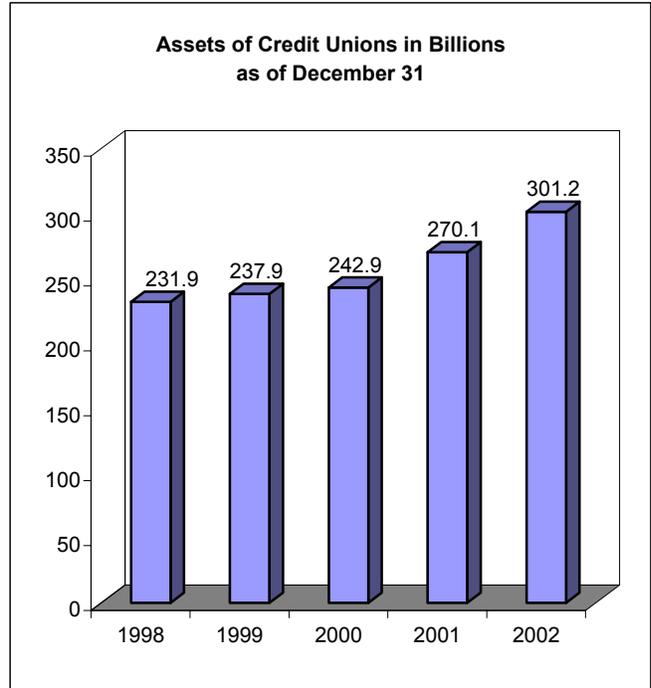
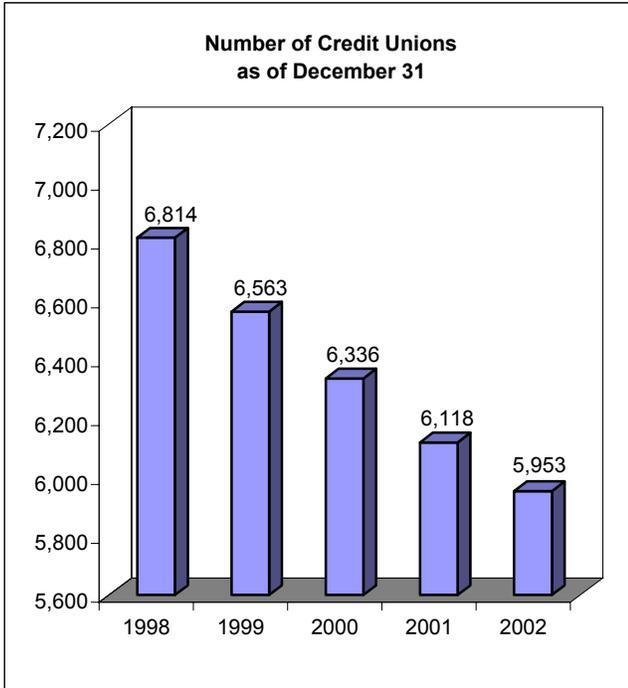
Federally Insured Credit Unions	Federal Charters	State Charters	Total Number	% of Total
Alabama	97	75	172	1.78
Alaska	11	2	13	0.13
Arizona	37	29	66	0.68
Arkansas	75		75	0.77
California	387	201	588	6.07
Colorado	88	74	162	1.67
Connecticut	127	49	176	1.82
Delaware	40		40	0.41
District of Columbia	64		64	0.66
Florida	133	108	241	2.49
Georgia	136	75	211	2.18
Guam	2		2	0.02
Hawaii	98	3	101	1.04
Idaho	25	25	50	0.52
Illinois	130	374	504	5.20
Indiana	187	33	220	2.27
Iowa	3	175	178	1.84
Kansas	26	100	126	1.30
Kentucky	83	37	120	1.24
Louisiana	219	57	276	2.85
Maine	63	15	78	0.81
Maryland	118	6	124	1.28
Massachusetts	163	111	274	2.83
Michigan	167	277	444	4.58
Minnesota	73	107	180	1.86
Mississippi	87	32	119	1.23
Missouri	15	164	179	1.85
Montana	59	14	73	0.75
Nebraska	52	28	80	0.83
Nevada	17	4	21	0.22
New Hampshire	7	24	31	0.32
New Jersey	241	21	262	2.70
New Mexico	29	26	55	0.57
New York	566	37	603	6.22
North Carolina	55	103	158	1.63
North Dakota	23	39	62	0.64
Ohio	308	161	469	4.84
Oklahoma	65	28	93	0.96
Oregon	81	25	106	1.09
Pennsylvania	649	81	730	7.54
Puerto Rico	18		18	0.19
Rhode Island	21	14	35	0.36
South Carolina	75	20	95	0.98
South Dakota	60		60	0.62
Tennessee	93	135	228	2.35
Texas	435	248	683	7.05
Utah	41	86	127	1.31
Vermont	6	32	38	0.39
Virgin Islands	5		5	0.05
Virginia	176	70	246	2.54
Washington	64	93	157	1.62
West Virginia	116	9	125	1.29
Wisconsin	3	308	311	3.21
Wyoming	34		34	0.35
<b>Total</b>	<b>5,953</b>	<b>3,735</b>	<b>9,688</b>	<b>100.00</b>

**Table 24**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**December 31, 2002**

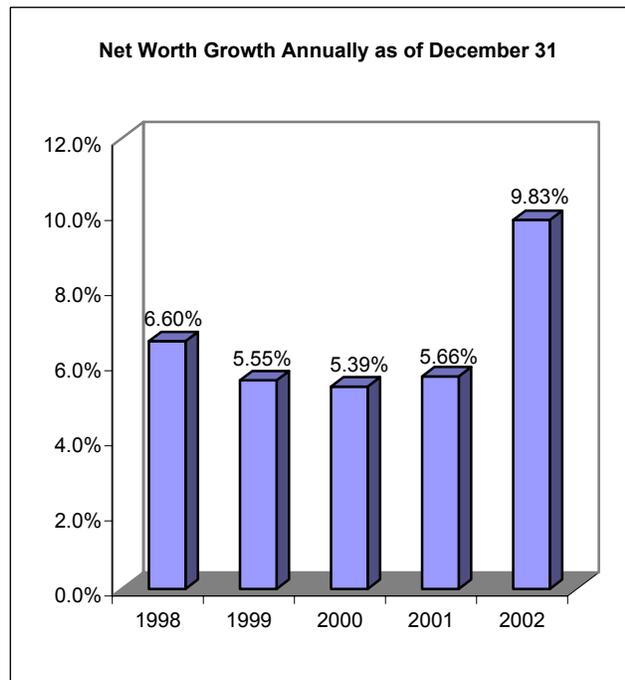
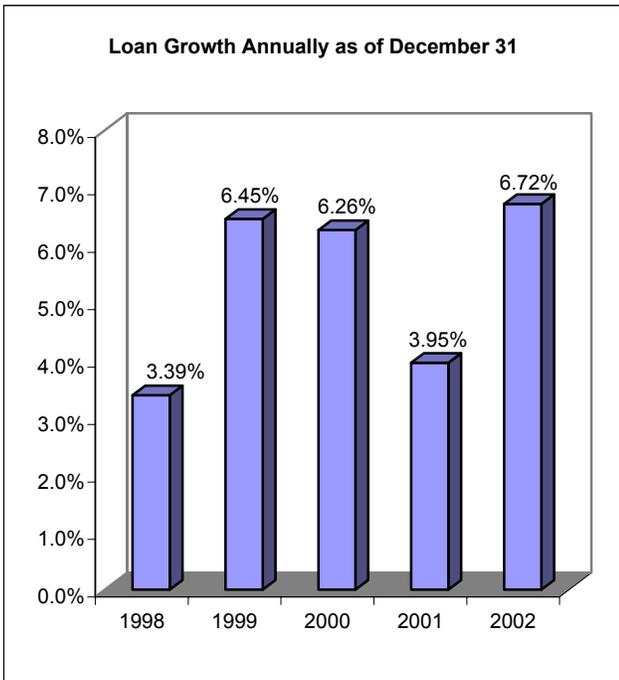
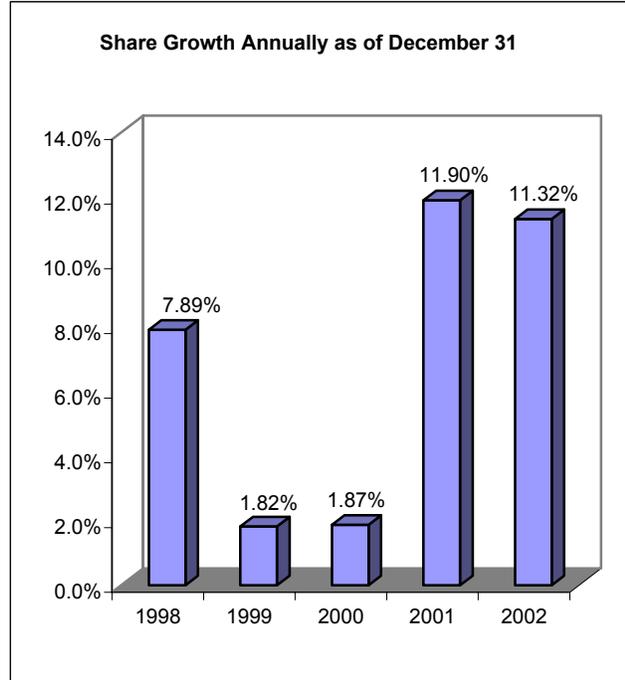
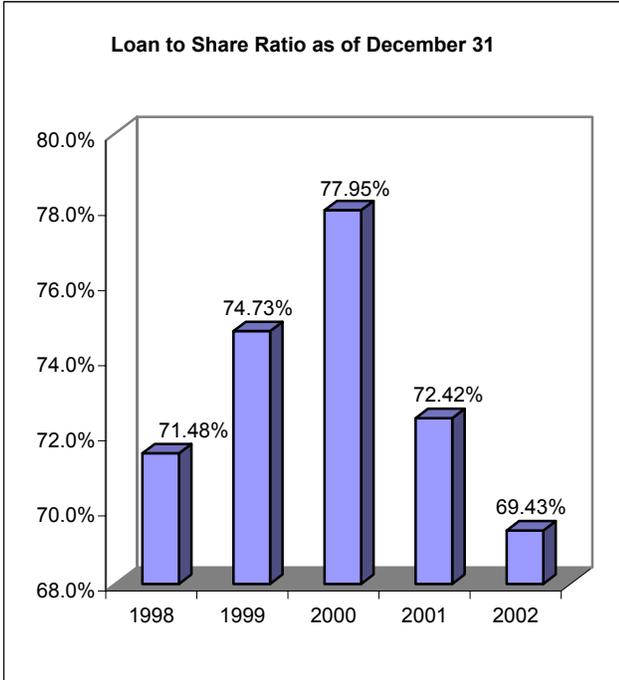
Federally Insured Credit Unions	Federal Charters	State Charters	Total Assets	% of Total
Alabama	4,968,096,143	3,392,970,633	8,361,066,776	1.50
Alaska	2,869,786,071	429,860,626	3,299,646,697	0.59
Arizona	5,369,329,183	3,457,764,017	8,827,093,200	1.58
Arkansas	1,395,396,184		1,395,396,184	0.25
California	36,497,722,681	45,110,842,427	81,608,565,108	14.65
Colorado	4,635,667,091	6,005,838,573	10,641,505,664	1.91
Connecticut	3,829,451,672	2,199,754,558	6,029,206,230	1.08
Delaware	1,235,617,426		1,235,617,426	0.22
District of Columbia	3,939,567,308		3,939,567,308	0.71
Florida	15,428,707,208	13,713,194,478	29,141,901,686	5.23
Georgia	4,396,987,115	6,429,980,233	10,826,967,348	1.94
Guam	160,518,692		160,518,692	0.03
Hawaii	5,231,556,357	165,066,797	5,396,623,154	0.97
Idaho	1,079,467,733	929,455,111	2,008,922,844	0.36
Illinois	2,309,390,491	15,138,768,539	17,448,159,030	3.13
Indiana	7,703,708,295	3,887,676,099	11,591,384,394	2.08
Iowa	179,218,053	4,336,616,488	4,515,834,541	0.81
Kansas	330,136,040	2,385,296,776	2,715,432,816	0.49
Kentucky	2,641,875,942	1,157,171,468	3,799,047,410	0.68
Louisiana	4,425,486,190	826,881,294	5,252,367,484	0.94
Maine	2,507,332,576	861,493,561	3,368,826,137	0.60
Maryland	8,657,375,984	2,559,809,609	11,217,185,593	2.01
Massachusetts	8,692,210,072	10,015,596,151	18,707,806,223	3.36
Michigan	10,934,760,614	16,439,966,006	27,374,726,620	4.91
Minnesota	7,795,965,547	3,285,641,875	11,081,607,422	1.99
Mississippi	1,735,468,555	419,848,172	2,155,316,727	0.39
Missouri	464,247,907	6,737,321,683	7,201,569,590	1.29
Montana	1,232,067,952	816,307,104	2,048,375,056	0.37
Nebraska	1,628,353,659	574,483,926	2,202,837,585	0.40
Nevada	1,326,887,909	1,096,530,641	2,423,418,550	0.44
New Hampshire	168,881,003	2,641,351,813	2,810,232,816	0.50
New Jersey	8,020,748,755	375,253,429	8,396,002,184	1.51
New Mexico	2,749,059,112	950,005,821	3,699,064,933	0.66
New York	26,400,388,092	3,242,052,009	29,642,440,101	5.32
North Carolina	5,531,977,389	11,908,617,490	17,440,594,879	3.13
North Dakota	219,153,892	1,048,296,266	1,267,450,158	0.23
Ohio	6,793,203,298	6,263,055,621	13,056,258,919	2.34
Oklahoma	3,246,842,659	2,496,458,412	5,743,301,071	1.03
Oregon	3,215,465,226	6,175,000,681	9,390,465,907	1.69
Pennsylvania	14,485,496,417	5,457,595,237	19,943,091,654	3.58
Puerto Rico	487,869,412		487,869,412	0.09
Rhode Island	193,820,972	2,783,883,077	2,977,704,049	0.53
South Carolina	4,868,581,745	646,018,890	5,514,600,635	0.99
South Dakota	1,264,169,388		1,264,169,388	0.23
Tennessee	4,426,483,649	5,053,590,907	9,480,074,556	1.70
Texas	25,363,172,507	16,773,094,079	42,136,266,586	7.56
Utah	1,180,750,550	6,569,126,648	7,749,877,198	1.39
Vermont	603,294,053	715,336,970	1,318,631,023	0.24
Virgin Islands	45,004,627		45,004,627	0.01
Virginia	32,366,491,434	3,496,467,108	35,862,958,542	6.44
Washington	2,772,079,547	15,109,867,985	17,881,947,532	3.21
West Virginia	1,924,414,680	91,874,595	2,016,289,275	0.36
Wisconsin	344,478,672	11,665,602,066	12,010,080,738	2.16
Wyoming	963,692,913		963,692,913	0.17
<b>Total</b>	<b>301,237,876,642</b>	<b>255,836,685,949</b>	<b>557,074,562,591</b>	<b>100.00</b>

**FEDERAL  
CREDIT UNIONS**

## Federal Credit Unions 5 Year Trends

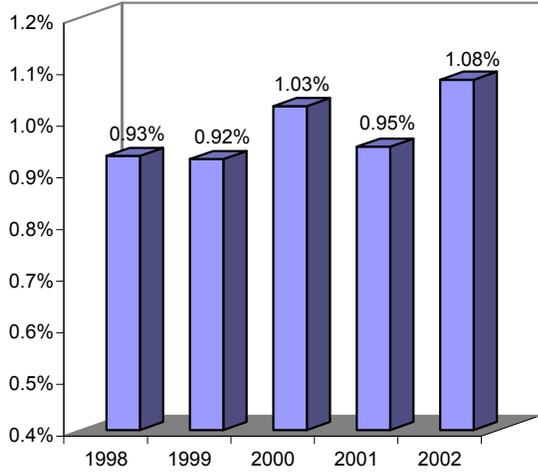


## Federal Credit Unions 5 Year Trends

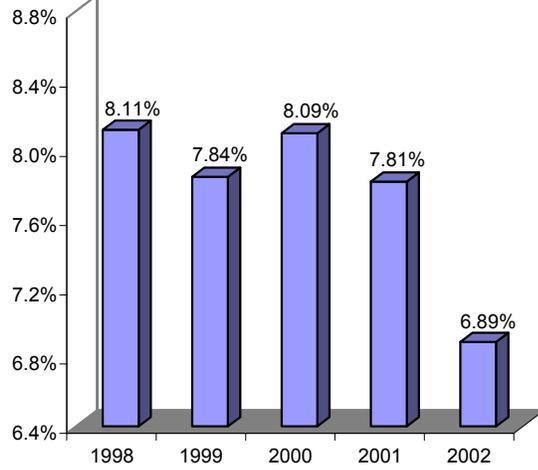


**Federal Credit Unions  
5 Year Trends**

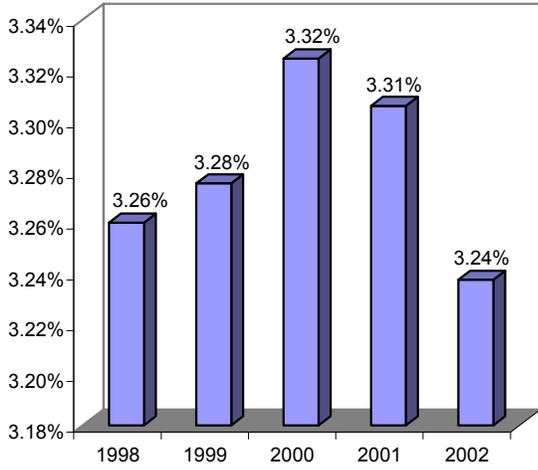
**Return on Average Assets as of December 31**



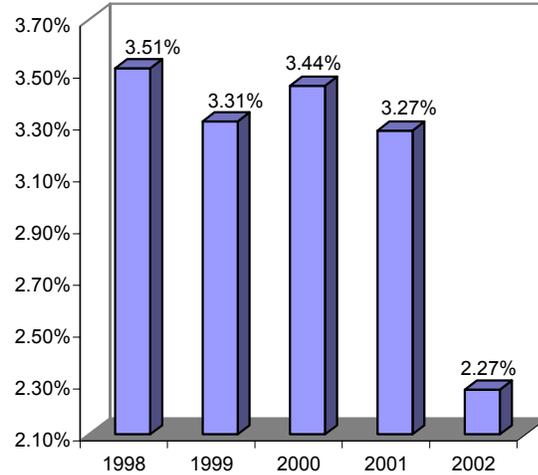
**Gross Income to Average Assets  
as of December 31**



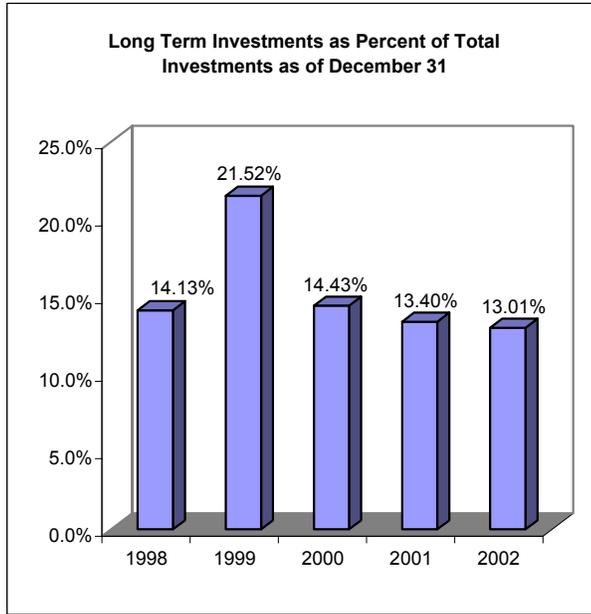
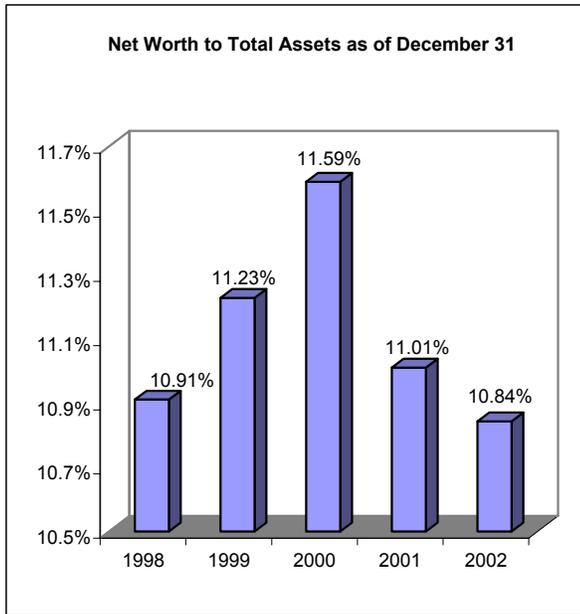
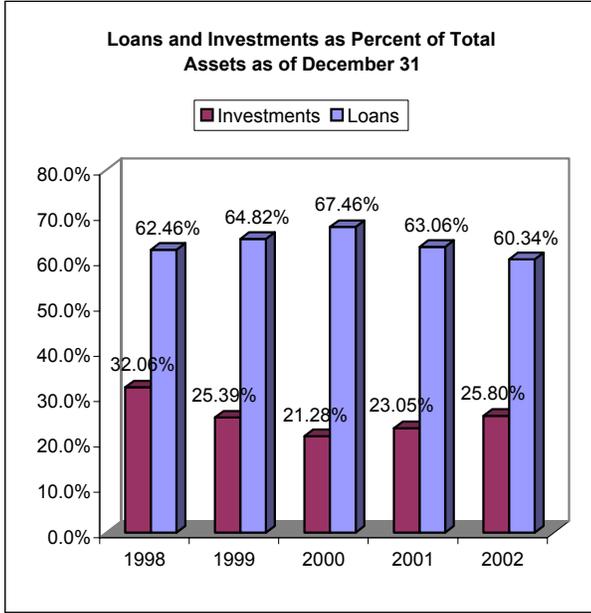
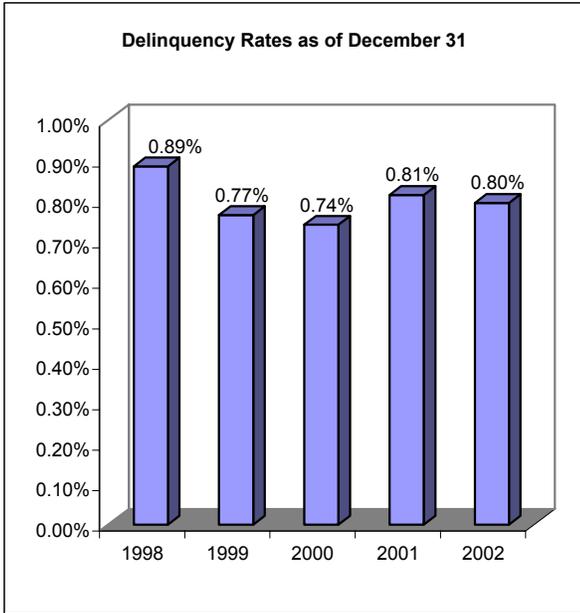
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



### Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**Table 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	6,336	6,118	3.4-	5,953	2.7-
<b>Cash &amp; Equivalents</b>	19,223	28,555	48.5	30,616	7.2
<b>TOTAL INVESTMENTS</b>	51,690	62,263	20.5	77,714	24.8
U.S. Government Obligations	2,124	1,859	12.5-	1,780	4.2-
Federal Agency Securities	29,978	33,709	12.4	43,254	28.3
Mutual Fund & Common Trusts	1,148	2,367	106.2	2,072	12.5-
MCSD and PIC at Corporate CU	1,092	1,161	6.3	1,383	19.1
All Other Corporate Credit Union	6,194	7,941	28.2	10,294	29.6
Commercial Banks, S&Ls	8,130	11,551	42.1	14,360	24.3
Credit Unions -Loans to, Deposits in	489	476	2.7-	506	6.4
Other Investments	2,535	3,201	26.3	4,066	27.0
<b>TOTAL LOANS OUTSTANDING</b>	163,851	170,326	4.0	181,768	6.7
Unsecured Credit Card Loans	12,488	12,324	1.3-	12,414	0.7
All Other Unsecured Loans	13,562	13,134	3.2-	12,882	1.9-
New Vehicle Loans	34,390	33,113	3.7-	33,242	0.4
Used Vehicle Loans	31,078	33,390	7.4	36,290	8.7
First Mortgage Real Estate Loans	38,927	43,844	12.6	50,613	15.4
Other Real Estate Loans	22,503	23,463	4.3	25,708	9.6
Leases Receivable	622	610	1.9-	512	16.1-
All Other Loans To Members	9,540	9,531	0.1-	10,106	6.0
Other Loans	742	916	23.5	N/A	
Allowance For Loan Losses	1,457	1,477	1.4	1,490	0.8
Other Real Estate Owned	51	48	5.3-	46	5.1-
Land and Building	3,373	3,651	8.2	4,048	10.9
Other Fixed Assets	1,135	1,188	4.7	1,277	7.5
NCUSIF Capitalization Deposit	1,918	2,040	6.3	2,292	12.3
Other Assets	3,098	3,529	13.9	3,952	12.0
<b>TOTAL ASSETS</b>	242,881	270,123	11.2	301,238	11.5
<b>LIABILITIES</b>					
Total Borrowings	2,309	2,699	16.9	4,017	48.8
Accrued Dividends/Interest Payable	543	444	18.1-	335	24.7-
Acct Payable and Other Liabilities	1,726	1,839	6.5	1,978	7.5
Uninsured Secondary Capital	6	6	4.4	8	29.1
<b>TOTAL LIABILITIES</b>	4,584	4,988	8.8	6,337	27.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	210,188	235,201	11.9	261,819	11.3
Share Drafts	28,287	29,452	4.1	31,589	7.3
Regular Shares	73,132	81,774	11.8	94,613	15.7
Money Market Shares	27,151	36,161	33.2	45,257	25.2
Share Certificates/CDs	58,126	62,861	8.1	63,070	0.3
IRA/Keogh Accounts	20,423	21,574	5.6	23,411	8.5
All Other Shares and Member Deposits	2,346	2,633	12.2	3,101	17.8
Non-Member Deposits	723	746	3.3	777	4.1
Regular Reserves	7,963	7,995	0.4	8,211	2.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-39	194	598.7	421	116.6
Other Reserves	2,907	3,147	8.3	3,595	14.2
Undivided Earnings	17,279	18,596	7.6	20,855	12.1
<b>TOTAL EQUITY</b>	28,110	29,933	6.5	33,082	10.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	242,881	270,123	11.2	301,238	11.5

\* Amount Less than + or - 1 Million

**Table 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	6,336	6,118	3.4-	5,953	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	13,249	13,693	3.4	13,496	1.4-
(Less) Interest Refund	20	17	14.7-	16	5.5-
Income from Investments	4,036	3,851	4.6-	3,328	13.6-
Trading Profits and Losses	5	7	43.9	4	45.5-
<b>TOTAL INTEREST INCOME</b>	<b>17,269</b>	<b>17,534</b>	<b>1.5</b>	<b>16,811</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8,120	8,278	1.9	6,369	23.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	160	113	29.2-	122	8.2
<b>TOTAL INTEREST EXPENSE</b>	<b>8,280</b>	<b>8,391</b>	<b>1.3</b>	<b>6,492</b>	<b>22.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>729</b>	<b>810</b>	<b>11.0</b>	<b>910</b>	<b>12.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8,260</b>	<b>8,334</b>	<b>0.9</b>	<b>9,409</b>	<b>12.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,504	1,631	8.5	1,856	13.8
Other Operating Income	684	879	28.5	1,009	14.8
Gain (Loss) on Investments	-13	17	236.5	10	39.9-
Gain (Loss) on Disp of Fixed Assets	10	15	49.7	6	60.4-
Other Non-Oper Income (Expense)	17	38	120.9	39	2.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,202</b>	<b>2,580</b>	<b>17.2</b>	<b>2,921</b>	<b>13.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,936	4,213	7.0	4,587	8.9
Travel and Conference Expense	126	122	3.3-	134	9.9
Office Occupancy Expense	482	515	6.8	556	7.9
Office Operations Expense	1,818	1,903	4.7	2,047	7.6
Educational & Promotional Expense	248	266	7.4	293	10.1
Loan Servicing Expense	412	442	7.2	512	15.9
Professional and Outside Services	598	639	6.7	691	8.2
Member Insurance	103	103	0.2	100	3.3-
Operating Fees	56	47	16.2-	53	13.5
Miscellaneous Operating Expenses	213	231	8.6	276	19.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>7,992</b>	<b>8,480</b>	<b>6.1</b>	<b>9,249</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>2,470</b>	<b>2,434</b>	<b>1.5-</b>	<b>3,081</b>	<b>26.6</b>
Transfer to Regular Reserve 1/	841	441	47.5-	231	47.5-

1/ Required Transfer to Statutory Reserves prior to 2001

\* Amount Less than + or - 1 Million

**Table 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 2002**

Number of Credit Unions on this Report: 5,953

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,113,917
Other Unsecured Loans	5,342,813
New Vehicle	2,437,281
Used Vehicle	4,117,604
1st Mortgage	590,817
Other Real Estate	1,022,259
Leases Receivable	25,690
All Other Member Loans	1,600,627
Total Number of Loans	22,251,008

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	175,744
Amount of Loans Delinquent 2-6 months	999,764,273
Number of Loans Delinquent 6-12 months	56,187
Amount of Loans Delinquent 6-12 months	314,723,268
Number of Loans Delinquent 12 months or more	21,610
Amount of Loans Delinquent 12 months or more	130,869,338
Total Number of Delinquent Loans	253,541
Total Amount of Delinquent Loans	1,445,356,879

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	43,307
Amount of Loans Delinquent 2-6 months	122,991,660
Number of Loans Delinquent 6-12 months	11,719
Amount of Loans Delinquent 6-12 months	36,135,638
Number of Loans Delinquent 12 months or more	2,469
Amount of Loans Delinquent 12 months or more	7,458,115
Total Number of Delinquent Loans	57,495
Total Amount of Delinquent Loans	166,585,413

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	1,038,207,394
Total Recoveries Y-T-D on Charge-Offs	150,881,930
Total Credit Card Loans Charged Off Y-T-D	253,943,791
Total Credit Card Recoveries Y-T-D	25,589,261
Total Number of Loans Purchased	5,860
Total Amount of Loans Purchased	266,468,316
Number of Loans to CU Officials	74,534
Amount of Loans to CU Officials	1,353,563,954
Total Number of Loans Granted Y-T-D	9,542,268
Total Amount of Loans Granted Y-T-D	111,560,661,025

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	475,246
Amount of 1st Mortgage Fixed Rate	39,016,671,944
Number of 1st Mortgage Adjustable Rate	115,571
Amount of 1st Mortgage Adjustable Rate	11,596,700,971
Number of Other R.E. Closed-End Fixed Rate	452,254
Amount of Other R.E. Closed-End Fixed Rate	11,994,605,738
Number of Other R.E. Closed-End Adj. Rate	24,703
Amount of Other R.E. Closed-End Adj. Rate	764,180,713
Number of Other R.E. Open-End Adj. Rate	526,917
Amount of Other R.E. Open-End Adj. Rate	12,480,126,934
Number of Other R.E. Not Included Above	18,385
Amount of Other R.E. Not Included Above	469,042,043

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	221,593
Amount of 1st Mortgage Fixed Rate	26,779,384,264
Number of 1st Mortgage Adjustable Rate	36,713
Amount of 1st Mortgage Adjustable Rate	4,869,287,535
Number of Other R.E. Closed-End Fixed Rate	179,384
Amount of Other R.E. Closed-End Fixed Rate	6,292,306,719
Number of Other R.E. Closed-End Adj. Rate	9,097
Amount of Other R.E. Closed-End Adj. Rate	367,362,852
Number of Other R.E. Open-End Adj. Rate	288,981
Amount of Other R.E. Open-End Adj. Rate	6,850,567,682
Number of Other R.E. Not Included Above	8,773
Amount of Other R.E. Not Included Above	359,111,724

**Table 3 Continued**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 5,953

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	211,639,467
1st Mortgage Fixed Rate, 2-6 months	67,193,272
1st Mortgage Fixed Rate, 6-12 months	18,905,072
1st Mortgage Fixed Rate, 12 months or more	13,596,086
1st Mortgage Adjustable Rate, 1-2 months	100,625,267
1st Mortgage Adjustable Rate, 2-6 months	30,764,947
1st Mortgage Adjustable Rate, 6-12 months	8,512,898
1st Mortgage Adjustable Rate 12, months or more	5,960,943
Other Real Estate Fixed Rate, 1-2 months	80,861,336
Other Real Estate Fixed Rate, 2-6 months	31,658,828
Other Real Estate Fixed Rate, 6-12 months	9,384,054
Other Real Estate Fixed Rate, 12 months or more	8,393,198
Other Real Estate Adjustable Rate, 1-2 months	58,201,550
Other Real Estate Adjustable Rate, 2-6 months	20,523,328
Other Real Estate Adjustable Rate, 6-12 months	6,198,075
Other Real Estate Adjustable Rate 12, months or more	3,579,309

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	6,778,011
1st Mortgage Loans Recovered Y-T-D	958,000
Other Real Estate Loans Charged Off Y-T-D	11,965,294
Other Real Estate Loans Recovered Y-T-D	1,091,484
Allowance for Real Estate Loan Losses	104,196,989
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,225,678,269
Amount of All First Mortgages Sold Y-T-D	13,075,002,595
Short-term Real Estate Loans (< 5 years)	30,093,792,590

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,455
Amount of Agricultural MBL	175,422,908
Number of All Other MBL	17,647
Amount of All Other MBL	1,939,818,901

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	1,686
Amount of Agricultural MBL	71,865,514
Number of All Other MBL	6,009
Amount of All Other MBL	872,964,085

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	886,301
Agricultural, 2-6 months	1,157,842
Agricultural, 6-12 months	645,867
Agricultural, 12 months or more	894,253
All Other MBL, 1-2 months	13,870,134
All Other MBL, 2-6 months	7,330,065
All Other MBL, 6-12 months	2,179,295
All Other MBL, 12 months or more	2,302,654

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	441,177
Agricultural MBL Recovered Y-T-D	86,717
All Other MBL Charged of Y-T-D	1,817,428
All Other MBL Recovered Y-T-D	538,243
Allowance for MBL Losses	17,621,663
Concentration of Credit for MBL	144,682,941
Construction or Development MBL	76,089,152

**Table 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 5,953

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	18,591,268
Regular Share Accounts	47,295,068
Money Market Share Accounts	2,290,209
Share Certificate Accounts	4,163,580
IRA/Keogh & Retirement Accounts	2,356,278
Other Shares and Deposit	1,827,353
Non-Member Deposits	30,501
Total Number of Savings Accounts	76,554,257

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	84,466,060
Other Unused Member Business Loan Commitments	96,825,376
Revolving Open-End Lines Secured by Residential Properties	11,326,622,172
Credit Card Lines	29,280,014,593
Outstanding Letters of Credit	29,074,909
Unsecured Share Draft Lines of Credit	5,587,558,117
Other Unused Commitments	4,236,519,811
Amount of Loans Sold/Swapped with Recourse Y-T-D	374,401,007
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	457,908,129
Pending Bond Claims	16,255,345

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,120	Supervisory Committee Audit Performed by State Licenced Persons	1,141
Balance Sheet Audit Performed by State Licenced Persons	166	Supervisory Committee Audit Performed by other External Auditors	2,677
Examinations of Internal Controls Over Call Reportin Performed by State Licenced Persons	231	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	618

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	19,793,719,359
Repurchase Agreements	1,577,086,842
Reverse Repurchase Agreements Invested	1,371,832,147
Non-Mortgage Backed Derivatives	1,003,245,895
Mortgage Pass-through Securities	7,800,693,026
CMO/REMIC	7,255,190,964

**Table 4 Continued**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 5,953

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	171	CU Developed In-House	68
Vendor Supplied In-House	4,272	Other	92
Vendor On-Line Service Bur.	1,350		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,952	Automatic Teller Machine	2,872
Wireless	145	Kiosk	149
Home Banking/PC Based	1,378	Other	147
Auto Response/Phone Based	2,699		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	968	Share Account Transfers	2,674
New Loan	1,456	Bill Payment	1,103
Account Balance Inquiry	2,782	Download Account History	1,524
Share Draft Order	2,032	Electronic Cash	399
New Share Account	499	Account Aggregation	131
Loan Payments	2,231	Internet Access Services	444
		Electronic Signature	
View Account History	2,060	Authentication/Certification	32
Merchandise Purchase	356	Other	102

Number of CUs Reporting WWW Sites 2,794

**Number Of Cus Reporting WWW Type As:**

Informational	990	Transactional	1,557
Interactive	247		

**Number Of Cus Members Reported using Transactional WWW 6,682,599**

**Number Of Cus Reporting Plans For a WWW**

Informational	655	Transactional	122
Interactive	127		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	58,834,135
Number Members Filing Chapter 7 Bankruptcy Y-T-D	94,335
Number Members Filing Chapter 13 Bankruptcy Y-T-D	30,074
Amount of Loans Subject to Bankruptcies	751,328,737
Number of Current Members	44,594,763
Number of Potential Members	204,445,733
Number of Full Time Employees	97,196
Number of Part Time Employees	15,635

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,710		
Amount Invested in CUSOS	182,161,865		
Amount Loaned to CUSOS	65,047,110		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	14,373,808		
Number of CUSOS Wholly Owned	332		
<b>Predominant Service of CUSO:</b>			
Mortgage Processing	120	Credit Cards	140
EDP Processing	171	Trust Services	7
Shared Branching	404	Item Processing	97
Insurance Services	86	Tax Preparation	7
Investment Services	254	Travel	0
Auto Buying, Leasing, Indirect Lending	66	Other	358

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**Table 5**  
**SUPPLEMENTAL DATA**  
**FEDERAL CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 5,953

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	266	571	754	1,275	2,600
Reverse Repurchase Agreements	6	1,379	37	0	1,415
Subordinated CDCU Debt	13	0*	0*	0*	1
Uninsured Secondary Capital	36	N/A	0*	8	8
<b>TOTAL BORROWINGS</b>	<b>291</b>	<b>1,950</b>	<b>791</b>	<b>1,283</b>	<b>4,025</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	3,838	31,589	N/A	N/A	31,589
Regular Shares	5,948	94,613	N/A	N/A	94,613
Money Market Shares	1,695	45,257	N/A	N/A	45,257
Share Certificates/CDS	3,958	43,381	15,064	4,626	63,070
IRA/KEOGH, Retirements	3,380	16,824	4,665	1,923	23,411
All Other Shares/Deposits	2,207	3,043	37	20	3,101
Non-Members Deposits	530	578	173	26	777
<b>TOTAL SAVINGS</b>	<b>5,952</b>	<b>235,285</b>	<b>19,940</b>	<b>6,594</b>	<b>261,819</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,520	5,265	9,795	4,061	286	19,406
Available for Sale	1,591	10,681	12,519	6,645	675	30,519
Trading	11	117	67	7	1	194
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	5,949	42,256	10,634	1,754	227	54,871
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>5,950</b>	<b>58,318</b>	<b>33,015</b>	<b>12,467</b>	<b>1,189</b>	<b>104,989</b>

\* Amount Less than + or - 1 Million

**Table 6  
Federal Credit Unions  
INTEREST RATES BY TYPE OF LOAN  
December 31, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$98,583	282	\$5,634,712,138
5.0% To 6.0% .....	1	\$164,989	11	\$24,123,971	1,341	\$14,461,295,164
6.0% To 7.0% .....	11	\$43,836,902	22	\$72,860,798	1,809	\$6,819,586,357
7.0% To 8.0% .....	24	\$222,384,563	92	\$559,011,257	1,290	\$4,090,919,502
8.0% To 9.0% .....	83	\$1,161,681,218	185	\$911,408,637	518	\$1,428,582,487
9.0% To 10.0% .....	448	\$2,451,181,063	468	\$1,180,184,025	164	\$248,989,792
10.0% To 11.0% .....	359	\$1,759,864,719	655	\$1,330,745,707	63	\$118,221,514
11.0% To 12.0% .....	509	\$1,941,351,004	625	\$1,508,405,718	12	\$12,264,077
12.0% To 13.0% .....	748	\$3,026,352,152	1,369	\$3,637,945,364	29	\$13,019,959
13.0% To 14.0% .....	371	\$1,234,793,306	751	\$1,525,618,927	3	\$6,245,446
14.0% To 15.0% .....	185	\$432,403,288	574	\$980,750,581	2	\$111,189
15.0% To 16.0% .....	56	\$101,907,596	565	\$649,855,865	1	\$5,894
16.0% Or More .....	24	\$37,312,427	413	\$499,064,524	0	\$0
Not Reporting Or Zero ..	3,134	\$905,964	222	\$2,111,140	438	\$393,529
Total	5,953	\$12,414,139,191	5,953	\$12,882,185,097	5,952	\$32,834,347,048
Average Rate	11.9%		12.4%		6.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	99	\$3,547,522,964	37	\$2,403,553,817	314	\$4,986,067,605
5.0% To 6.0% .....	605	\$9,880,582,244	480	\$21,208,909,433	479	\$5,578,292,769
6.0% To 7.0% .....	1,155	\$10,605,922,370	1,083	\$22,364,513,630	918	\$7,401,778,523
7.0% To 8.0% .....	1,356	\$6,007,396,889	642	\$3,995,832,352	865	\$6,105,228,421
8.0% To 9.0% .....	1,079	\$4,027,610,700	268	\$476,066,674	501	\$1,127,304,741
9.0% To 10.0% .....	611	\$1,383,748,891	115	\$92,870,490	210	\$370,412,030
10.0% To 11.0% .....	305	\$531,520,645	53	\$11,807,853	78	\$49,965,283
11.0% To 12.0% .....	103	\$161,474,586	23	\$12,823,408	19	\$76,447,388
12.0% To 13.0% .....	140	\$86,254,227	38	\$14,135,897	23	\$7,257,468
13.0% To 14.0% .....	30	\$29,334,874	0	\$0	2	\$3,642,256
14.0% To 15.0% .....	24	\$19,406,250	0	\$0	1	\$16,213
15.0% To 16.0% .....	24	\$6,472,302	2	\$28,846	0	\$0
16.0% Or More .....	4	\$1,613,490	0	\$0	1	\$65,867
Not Reporting Or Zero ..	418	\$1,031,461	3,211	\$6,241,062	2,542	\$1,476,864
Total	5,953	\$36,289,891,893	5,952	\$50,586,783,462	5,953	\$25,707,955,428
Average Rate	7.8%		6.9%		6.9%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	1	\$42,400	438	\$1,974,693,283
5.0% To 6.0% .....	49	\$250,758,243	689	\$817,383,325
6.0% To 7.0% .....	74	\$113,760,625	847	\$1,094,746,470
7.0% To 8.0% .....	101	\$87,220,205	788	\$1,372,711,707
8.0% To 9.0% .....	60	\$29,214,428	772	\$1,561,229,720
9.0% To 10.0% .....	10	\$1,025,132	538	\$1,189,598,505
10.0% To 11.0% .....	3	\$1,289,971	467	\$820,692,971
11.0% To 12.0% .....	2	\$8,155	144	\$399,677,996
12.0% To 13.0% .....	1	\$66,403	296	\$432,656,456
13.0% To 14.0% .....	1	\$1,684,809	89	\$260,143,707
14.0% To 15.0% .....	0	\$0	50	\$62,281,657
15.0% To 16.0% .....	0	\$0	76	\$68,854,984
16.0% Or More .....	0	\$0	59	\$46,274,897
Not Reporting Or Zero ..	5,651	\$26,867,232	699	\$5,019,549
Total	5,953	\$511,937,603	5,952	\$10,105,965,227
Average Rate	7.2%		8.0%	

**Table 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,071	\$16,284,064,982	635	\$9,240,576,937	64	\$1,132,812,178
1.0% To 2.0% .....	795	\$6,681,837,863	3,304	\$60,162,842,136	1,093	\$29,096,550,363
2.0% To 3.0% .....	68	\$370,893,827	1,465	\$18,956,330,814	500	\$14,518,589,935
3.0% To 4.0% .....	6	\$11,493,608	356	\$4,984,659,910	29	\$370,144,319
4.0% To 5.0% .....	1	\$431,412	72	\$869,519,127	3	\$44,799,577
5.0% To 6.0% .....	0	\$0	23	\$85,874,482	1	\$32,804,653
6.0% To 7.0% .....	0	\$0	6	\$19,265,447	0	\$0
7.0% Or More .....	0	\$0	4	\$57,017,620	0	\$0
Not Reporting Or Zero ..	4,003	\$8,172,953,064	82	\$90,331,232	4,260	\$970,391
Total	5,944	\$31,521,674,756	5,947	\$94,466,417,705	5,950	\$45,196,671,416
Average Rate	0.8%		1.7%		1.7%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	12	\$51,895,553	53	\$314,303,168	14	\$16,832,889
1.0% To 2.0% .....	979	\$12,663,075,288	816	\$6,961,431,598	119	\$159,738,882
2.0% To 3.0% .....	2,517	\$46,745,924,396	1,563	\$10,735,706,057	162	\$251,330,425
3.0% To 4.0% .....	341	\$3,315,319,488	706	\$3,924,062,293	109	\$145,940,332
4.0% To 5.0% .....	47	\$157,007,919	194	\$1,146,322,969	26	\$124,850,699
5.0% To 6.0% .....	16	\$12,239,601	31	\$315,661,004	21	\$12,822,805
6.0% To 7.0% .....	8	\$51,082,950	9	\$12,087,167	32	\$48,181,405
7.0% Or More .....	2	\$63,384	1	\$49,428	8	\$6,476,337
Not Reporting Or Zero ..	2,030	\$71,656,644	2,580	\$1,643,524	5,462	\$10,547,515
Total	5,952	\$63,068,265,223	5,953	\$23,411,267,208	5,953	\$776,721,289
Average Rate	2.3%		2.5%		2.8%	

**Table 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.84	16.59	13.55	11.98
Delinquent Loans to Net Worth	4.42	14.66	9.51	6.46
Solvency Evaluation (Est.)	112.64	120.19	115.79	113.76
Classified Assets (Est.) to Net Worth	4.56	8.16	5.36	4.60
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.80	4.55	2.31	1.35
Net Charge-Offs to Average Loans	0.50	0.95	0.64	0.56
Fair Value H-T-M to Book Value H-T-M	102.00	111.06	105.80	102.56
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.45	0.27	0.02	1.38
Delinquent Loans to Assets	0.48	2.43	1.29	0.77
<b>EARNINGS:</b>				
Return on Average Assets	1.08	0.19	0.59	0.74
Gross Income to Average Assets	6.89	5.94	6.45	6.64
Yield on Average Loans	7.66	8.51	8.33	7.86
Yield on Average Investments	3.45	2.02	2.61	3.16
Cost of Funds to Average Assets	2.27	1.78	1.94	1.96
Net Margin to Average Assets	4.62	4.15	4.51	4.68
Operating Expenses to Average Assets	3.24	3.67	3.59	3.63
Provision for Loan & Lease Losses to Average Assets	0.32	0.43	0.33	0.30
Net Interest Margin to Average Assets	3.61	3.84	3.89	3.84
Operating Expenses to Gross Income	47.00	61.86	55.65	54.67
Fixed Assets and Oreos to Total Assets	1.78	0.39	1.03	1.95
Net Operating Expenses to Average Assets	2.59	3.44	3.12	3.00
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	22.70	3.26	7.97	16.71
Regular Shares to Savings and Borrowings	35.77	86.55	69.58	50.72
Total Loans to Total Savings	69.43	64.78	64.86	65.69
Total Loans to Total Assets	60.34	53.48	55.68	57.35
Cash Plus Short-Term Investments to Assets	20.47	42.09	33.53	26.43
Total Savings and Borrowings to Earning Assets	92.67	83.48	88.15	91.43
Regular Shares & Share Drafts to Total Shares & Borrowings	47.72	87.57	75.15	61.36
Borrowings to Total Savings and NetWorth	0.90	0.12	0.09	0.11
<b>PRODUCTIVITY:</b>				
Members to Potential Members	21.81	17.50	25.22	18.31
Borrowers to Members	49.90	26.26	35.61	41.59
Members to Full-Time Employees	425	1,323	497	460
Average Savings Per Member	5,871	1,737	3,095	4,202
Average Loan Balance	8,169	4,283	5,636	6,637
Salary & Benefits to Full-Time Employees	43,677	52,118	33,459	38,666
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	68.51	79.88	74.17	69.82
Income From Investments	16.91	14.80	16.23	17.47
Income Form Trading Securities	0.02	0.01	0.00	0.00
Fee Income	9.43	3.89	7.35	9.48
Other Operating Income	5.13	1.43	2.24	3.23
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.59	48.07	51.41	48.09
Travel and Conference	1.45	1.28	1.39	1.56
Office Occupancy	6.01	5.11	4.69	5.75
Office Operations	22.13	20.46	20.73	21.59
Educational and Promotional	3.16	0.91	1.36	2.57
Loan Servicing	5.54	1.77	2.97	4.74
Professional and Outside Services	7.47	7.26	8.05	10.25
Member Insurance	1.08	8.59	4.40	1.94
Operating Fees	0.58	0.78	0.74	0.65
Miscellaneous Operating Expenses	2.99	5.77	4.28	2.87

**Table 8 Continued**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2002**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.84	11.05	10.72	10.23
Delinquent Loans to Net Worth	4.42	4.93	4.03	3.10
Solvency Evaluation (Est.)	112.64	112.65	112.38	112.14
Classified Assets (Est.) to Net Worth	4.56	4.24	4.65	4.42
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.80	0.92	0.70	0.52
Net Charge-Offs to Average Loans	0.50	0.46	0.47	0.51
Fair Value H-T-M to Book Value H-T-M	102.00	101.90	101.61	102.15
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.45	1.35	1.42	1.48
Delinquent Loans to Assets	0.48	0.54	0.43	0.32
<b>EARNINGS:</b>				
Return on Average Assets	1.08	0.84	1.06	1.35
Gross Income to Average Assets	6.89	6.65	6.84	7.14
Yield on Average Loans	7.66	7.55	7.40	7.77
Yield on Average Investments	3.45	3.38	3.43	3.74
Cost of Funds to Average Assets	2.27	2.10	2.15	2.58
Net Margin to Average Assets	4.62	4.55	4.69	4.56
Operating Expenses to Average Assets	3.24	3.45	3.36	2.88
Provision for Loan & Lease Losses to Average Assets	0.32	0.27	0.29	0.36
Net Interest Margin to Average Assets	3.61	3.64	3.62	3.49
Operating Expenses to Gross Income	47.00	51.96	49.17	40.37
Fixed Assets and Oreos to Total Assets	1.78	2.21	2.05	1.48
Net Operating Expenses to Average Assets	2.59	2.79	2.62	2.29
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	22.70	20.77	24.73	25.00
Regular Shares to Savings and Borrowings	35.77	41.79	34.79	26.85
Total Loans to Total Savings	69.43	67.11	70.76	70.63
Total Loans to Total Assets	60.34	59.07	62.11	60.71
Cash Plus Short-Term Investments to Assets	20.47	21.91	18.60	18.30
Total Savings and Borrowings to Earning Assets	92.67	92.85	92.98	93.28
Regular Shares & Share Drafts to Total Shares & Borrowings	47.72	53.60	47.74	39.07
Borrowings to Total Savings and NetWorth	0.90	0.24	0.56	1.69
<b>PRODUCTIVITY:</b>				
Members to Potential Members	21.81	16.55	18.23	39.17
Borrowers to Members	49.90	45.26	50.36	60.58
Members to Full-Time Employees	425	422	389.66	421.04
Average Savings Per Member	5,871	5,130	5,923.18	7,939.47
Average Loan Balance	8,169	7,607	8,323.51	9,257.37
Salary & Benefits to Full-Time Employees	43,677	40,993	43,101.11	50,097.61
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	68.51	68.53	68.26	67.67
Income From Investments	16.91	17.76	16.13	17.23
Income Form Trading Securities	0.02	0.00	0.00	0.04
Fee Income	9.43	9.96	10.86	8.33
Other Operating Income	5.13	3.75	4.75	6.74
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.59	48.55	49.94	50.11
Travel and Conference	1.45	1.68	1.60	1.17
Office Occupancy	6.01	6.10	6.16	6.12
Office Operations	22.13	21.95	22.41	22.36
Educational and Promotional	3.16	3.38	3.57	3.20
Loan Servicing	5.54	5.16	5.62	6.32
Professional and Outside Services	7.47	9.21	7.27	5.71
Member Insurance	1.08	1.07	0.61	0.66
Operating Fees	0.58	0.62	0.62	0.46
Miscellaneous Operating Expenses	2.99	2.28	2.20	3.88

**Table 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	1,633	1,450	11.2-	1,295	10.7-
Cash & Equivalents	201	244	21.1	227	6.7-
<b>TOTAL INVESTMENTS</b>	<b>309</b>	<b>286</b>	<b>7.5-</b>	<b>290</b>	<b>1.5</b>
U.S. Government Obligations	5	4	22.9-	4	0.8
Federal Agency Securities	2	1	33.9-	2	27.3
Mutual Fund & Common Trusts	13	16	17.5	13	18.8-
MCSD and PIC at Corporate CU	11	9	24.2-	9	7.2
All Other Corporate Credit Union	121	110	9.1-	98	10.7-
Commercial Banks, S&Ls	138	134	2.6-	146	8.7
Credit Unions -Loans to, Deposits in	6	5	7.2-	5	1.6
Other Investments	13	7	45.6-	13	82.9
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>882</b>	<b>725</b>	<b>17.8-</b>	<b>599</b>	<b>17.4-</b>
Unsecured Credit Card Loans	3	2	25.8-	2	2.5-
All Other Unsecured Loans	230	198	13.9-	170	14.1-
New Vehicle Loans	276	216	21.8-	166	23.3-
Used Vehicle Loans	251	215	14.4-	182	15.3-
First Mortgage Real Estate Loans	11	9	16.4-	9	4.1-
Other Real Estate Loans	13	10	22.9-	9	14.1-
Leases Receivable	1	0*	81.3-	0*	155.8
All Other Loans/Lines of Credit /1	92	68	25.7-	61	11.1-
Other Loans /1	5	6	20.3	N/A	
Allowance For Loan Losses	21	19	10.3-	15	19.8-
Other Real Estate Owned	0*	0*	14.2	0*	5.6-
Land and Building	2	2	15.6-	1	24.8-
Other Fixed Assets	4	4	6.1-	3	14.0-
NCUSIF Capitalization Deposit	13	10	27.5-	9	8.6-
Other Assets	8	6	21.0-	6	4.4-
<b>TOTAL ASSETS</b>	<b>1,398</b>	<b>1,257</b>	<b>10.1-</b>	<b>1,120</b>	<b>10.9-</b>
<b>LIABILITIES</b>					
Total Borrowings	4	0*	82.0-	0*	34.8
Accrued Dividends/Interest Payable	7	5	27.1-	4	33.6-
Acct Payable and Other Liabilities	6	5	15.6-	4	17.8-
Uninsured Secondary Capital	0*	0*	27.2-	0*	30.9-
<b>TOTAL LIABILITIES</b>	<b>18</b>	<b>11</b>	<b>35.8-</b>	<b>9</b>	<b>22.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,140</b>	<b>1,035</b>	<b>9.2-</b>	<b>925</b>	<b>10.6-</b>
Share Drafts	15	11	24.0-	10	14.0-
Regular Shares	980	884	9.8-	802	9.3-
Money Market Shares	5	6	4.7	5	9.0-
Share Certificates/CDs	88	85	3.3-	68	20.9-
IRA/Keogh Accounts	19	14	27.4-	12	14.8-
All Other Shares and Member Deposits	11	10	9.9-	8	18.6-
Non-Member Deposits	22	25	15.6	21	16.0-
Regular Reserves	59	51	14.6-	44	13.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	0.5-	0*	264.7
Other Reserves	5	5	0.7	4	19.5-
Undivided Earnings	177	155	12.3-	138	10.6-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>241</b>	<b>210</b>	<b>12.6-</b>	<b>186</b>	<b>11.4-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,398</b>	<b>1,257</b>	<b>10.1-</b>	<b>1,120</b>	<b>10.9-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	2,126	1,985	6.6-	1,911	3.7-
<b>Cash &amp; Equivalents</b>	1,124	1,633	45.3	1,661	1.7
<b>TOTAL INVESTMENTS</b>	2,346	2,446	4.2	2,679	9.6
U.S. Government Obligations	59	34	42.3-	38	12.2
Federal Agency Securities	90	63	30.3-	61	2.3-
Mutual Fund & Common Trusts	49	63	28.7	65	2.8
MCSD and PIC at Corporate CU	89	80	10.0-	87	8.3
All Other Corporate Credit Union	743	779	4.9	767	1.5-
Commercial Banks, S&Ls	1,186	1,296	9.3	1,513	16.8
Credit Unions -Loans to, Deposits in	51	43	16.1-	40	6.7-
Other Investments	80	88	10.3	108	22.6
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	7,260	6,153	15.2-	5,661	8.0-
Unsecured Credit Card Loans	214	165	22.8-	140	15.3-
All Other Unsecured Loans	1,171	1,030	12.0-	963	6.6-
New Vehicle Loans	2,298	1,886	17.9-	1,659	12.0-
Used Vehicle Loans	2,088	1,831	12.3-	1,770	3.3-
First Mortgage Real Estate Loans	369	308	16.4-	293	5.0-
Other Real Estate Loans	479	387	19.2-	359	7.4-
Leases Receivable	10	11	11.4	8	22.7-
All Other Loans/Lines of Credit /1	599	506	15.6-	469	7.2-
Other Loans	32	28	10.5-	N/A	
Allowance For Loan Losses	97	87	10.8-	74	14.9-
Other Real Estate Owned	2	2	4.9-	1	14.7-
Land and Building	77	71	7.3-	67	5.6-
Other Fixed Assets	43	38	11.9-	36	3.4-
NCUSIF Capitalization Deposit	91	78	14.7-	79	2.0
Other Assets	64	51	19.6-	55	7.2
<b>TOTAL ASSETS</b>	10,908	10,385	4.8-	10,167	2.1-
<b>LIABILITIES</b>					
Total Borrowings	31	6	80.9-	7	19.0
Accrued Dividends/Interest Payable	35	28	18.7-	19	33.2-
Acct Payable and Other Liabilities	42	38	10.0-	33	11.5-
Uninsured Secondary Capital	3	3	9.7	2	20.8-
<b>TOTAL LIABILITIES</b>	111	75	32.1-	62	17.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,206	8,871	3.6-	8,729	1.6-
Share Drafts	607	522	14.0-	487	6.8-
Regular Shares	6,207	5,913	4.7-	6,080	2.8
Money Market Shares	176	195	10.5	222	13.7
Share Certificates/CDs	1,503	1,598	6.3	1,337	16.3-
IRA/Keogh Accounts	504	439	12.9-	417	5.1-
All Other Shares and Member Deposits	134	136	2.2	134	1.8-
Non-Member Deposits	75	68	9.2-	52	23.4-
Regular Reserves	404	355	12.1-	330	7.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	73.2	0*	179.2
Other Reserves	50	36	28.4-	35	2.3-
Undivided Earnings	1,139	1,047	8.0-	1,011	3.4-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	1,592	1,438	9.6-	1,376	4.3-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,908	10,385	4.8-	10,167	2.1-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	1,714	1,751	2.2	1,752	0.1
<b>Cash &amp; Equivalents</b>	3,365	5,455	62.1	5,284	3.1-
<b>TOTAL INVESTMENTS</b>	8,471	9,444	11.5	10,878	15.2
U.S. Government Obligations	224	187	16.3-	150	19.7-
Federal Agency Securities	1,886	1,360	27.9-	1,461	7.4
Mutual Fund & Common Trusts	84	107	27.2	96	10.0-
MCSD and PIC at Corporate CU	307	293	4.5-	332	13.2
All Other Corporate Credit Union	1,703	1,904	11.8	2,023	6.2
Commercial Banks, S&Ls	3,770	5,098	35.2	6,272	23.0
Credit Unions -Loans to, Deposits in	218	166	24.0-	193	16.4
Other Investments	279	328	17.7	350	6.6
Loans Held for Sale	N/A	N/A		24	
<b>TOTAL LOANS OUTSTANDING</b>	26,530	24,674	7.0-	23,355	5.3-
Unsecured Credit Card Loans	1,651	1,449	12.3-	1,283	11.4-
All Other Unsecured Loans	2,679	2,423	9.5-	2,303	5.0-
New Vehicle Loans	6,323	5,605	11.3-	4,982	11.1-
Used Vehicle Loans	6,321	6,209	1.8-	5,993	3.5-
First Mortgage Real Estate Loans	3,949	3,802	3.7-	3,837	0.9
Other Real Estate Loans	3,477	3,197	8.1-	3,184	0.4-
Leases Receivable	50	38	24.2-	25	34.0-
All Other Loans/Lines of Credit /1	1,984	1,862	6.1-	1,748	6.1-
Other Loans /1	97	88	8.6-	N/A	
Allowance For Loan Losses	260	256	1.6-	224	12.4-
Other Real Estate Owned	11	16	43.7	8	47.6-
Land and Building	618	609	1.6-	610	0.2
Other Fixed Assets	191	185	2.8-	177	4.8-
NCUSIF Capitalization Deposit	323	304	6.0-	317	4.4
Other Assets	325	293	9.8-	295	0.5
<b>TOTAL ASSETS</b>	39,575	40,724	2.9	40,723	0.0-
<b>LIABILITIES</b>					
Total Borrowings	121	29	76.2-	44	52.0
Accrued Dividends/Interest Payable	90	72	20.4-	47	34.2-
Acct Payable and Other Liabilities	203	191	5.5-	185	3.6-
Uninsured Secondary Capital	2	2	7.1	3	13.7
<b>TOTAL LIABILITIES</b>	416	294	29.2-	278	5.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	34,199	35,529	3.9	35,554	0.1
Share Drafts	4,101	3,933	4.1-	3,791	3.6-
Regular Shares	16,085	16,892	5.0	18,055	6.9
Money Market Shares	2,381	2,726	14.5	3,086	13.2
Share Certificates/CDs	8,057	8,481	5.3	7,259	14.4-
IRA/Keogh Accounts	2,985	2,873	3.8-	2,797	2.6-
All Other Shares and Member Deposits	415	471	13.5	444	5.8-
Non-Member Deposits	175	152	12.9-	122	19.9-
Regular Reserves	1,386	1,309	5.6-	1,265	3.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	4	147.7	13	257.1
Other Reserves	220	202	8.3-	176	12.6-
Undivided Earnings	3,362	3,387	0.8	3,436	1.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	4,960	4,901	1.2-	4,890	0.2-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	39,575	40,724	2.9	40,723	0.0-

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**Table 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	396	430	8.6	441	2.6
<b>Cash &amp; Equivalents</b>	2,122	3,480	64.0	3,392	2.5-
<b>TOTAL INVESTMENTS</b>	6,204	7,154	15.3	8,111	13.4
U.S. Government Obligations	261	176	32.5-	143	18.8-
Federal Agency Securities	3,094	2,722	12.0-	2,911	6.9
Mutual Fund & Common Trusts	73	154	111.1	107	30.8-
MCSD and PIC at Corporate CU	187	205	9.6	229	11.8
All Other Corporate Credit Union	1,021	1,219	19.4	1,558	27.8
Commercial Banks, S&Ls	1,329	2,314	74.1	2,819	21.8
Credit Unions -Loans to, Deposits in	89	101	13.9	99	2.4-
Other Investments	150	262	74.5	245	6.8-
Loans Held for Sale	N/A	N/A		34	
<b>TOTAL LOANS OUTSTANDING</b>	18,425	18,699	1.5	18,172	2.8-
Unsecured Credit Card Loans	1,294	1,255	3.0-	1,092	13.0-
All Other Unsecured Loans	1,557	1,463	6.1-	1,289	11.9-
New Vehicle Loans	3,836	3,699	3.6-	3,405	7.9-
Used Vehicle Loans	3,844	4,165	8.4	4,187	0.5
First Mortgage Real Estate Loans	3,938	3,988	1.3	4,053	1.6
Other Real Estate Loans	2,652	2,756	3.9	2,791	1.3
Leases Receivable	37	35	5.0-	18	49.2-
All Other Loans/Lines of Credit /1	1,193	1,224	2.5	1,336	9.2
Other Loans /1	74	113	53.3	N/A	
Allowance For Loan Losses	162	157	3.4-	144	8.2-
Other Real Estate Owned	9	9	1.1	7	20.0-
Land and Building	487	507	4.1	522	3.0
Other Fixed Assets	143	151	5.0	150	0.3-
NCUSIF Capitalization Deposit	229	242	5.5	251	3.7
Other Assets	274	269	1.7-	270	0.3
<b>TOTAL ASSETS</b>	27,731	30,353	9.5	30,764	1.4
<b>LIABILITIES</b>					
Total Borrowings	109	59	45.9-	78	31.9
Accrued Dividends/Interest Payable	62	55	11.2-	39	30.1-
Acct Payable and Other Liabilities	157	152	3.5-	146	3.6-
Uninsured Secondary Capital	0	0	0.0	1	0.0
<b>TOTAL LIABILITIES</b>	329	266	19.1-	264	0.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	24,215	26,745	10.4	27,077	1.2
Share Drafts	3,063	3,218	5.0	3,207	0.3-
Regular Shares	9,649	10,718	11.1	11,345	5.9
Money Market Shares	2,439	3,275	34.3	3,636	11.0
Share Certificates/CDs	6,540	6,908	5.6	6,257	9.4-
IRA/Keogh Accounts	2,187	2,317	5.9	2,350	1.4
All Other Shares and Member Deposits	241	243	0.7	237	2.5-
Non-Member Deposits	95	67	28.9-	45	33.4-
Regular Reserves	954	949	0.4-	886	6.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	9	220.7	24	171.1
Other Reserves	167	188	12.3	194	3.3
Undivided Earnings	2,074	2,196	5.9	2,318	5.6
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	3,188	3,342	4.8	3,423	2.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	27,731	30,353	9.5	30,764	1.4

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	402	428	6.5	459	7.2
<b>Cash &amp; Equivalents</b>	6,218	8,945	43.9	9,452	5.7
<b>TOTAL INVESTMENTS</b>	18,086	20,974	16.0	23,528	12.2
U.S. Government Obligations	605	481	20.5-	697	45.0
Federal Agency Securities	12,622	13,632	8.0	14,476	6.2
Mutual Fund & Common Trusts	368	793	115.2	719	9.3-
MCSD and PIC at Corporate CU	369	397	7.5	448	13.1
All Other Corporate Credit Union	2,051	2,670	30.2	3,335	24.9
Commercial Banks, S&Ls	1,391	2,150	54.6	2,890	34.4
Credit Unions -Loans to, Deposits in	113	112	0.6-	146	30.2
Other Investments	567	740	30.5	817	10.3
Loans Held for Sale	N/A	N/A		272	
<b>TOTAL LOANS OUTSTANDING</b>	57,236	58,806	2.7	59,922	1.9
Unsecured Credit Card Loans	4,726	4,431	6.2-	4,077	8.0-
All Other Unsecured Loans	3,995	3,807	4.7-	3,505	7.9-
New Vehicle Loans	11,511	10,907	5.2-	10,287	5.7-
Used Vehicle Loans	10,441	11,247	7.7	12,149	8.0
First Mortgage Real Estate Loans	14,787	16,366	10.7	17,543	7.2
Other Real Estate Loans	8,432	8,614	2.2	8,947	3.9
Leases Receivable	234	207	11.7-	172	16.6-
All Other Loans/Lines of Credit /1	2,918	2,988	2.4	3,241	8.5
Other Loans /1	194	239	23.2	N/A	
Allowance For Loan Losses	516	501	2.8-	481	4.1-
Other Real Estate Owned	20	14	32.4-	15	10.4
Land and Building	1,317	1,416	7.5	1,526	7.7
Other Fixed Assets	413	419	1.5	437	4.4
NCUSIF Capitalization Deposit	673	711	5.7	758	6.5
Other Assets	994	1,015	2.1	1,055	3.9
<b>TOTAL ASSETS</b>	84,443	91,799	8.7	96,484	5.1
<b>LIABILITIES</b>					
Total Borrowings	826	439	46.9-	583	33.0
Accrued Dividends/Interest Payable	176	140	20.3-	109	22.3-
Acct Payable and Other Liabilities	572	596	4.1	629	5.6
Uninsured Secondary Capital	0*	0*	0.0	1	400.0
<b>TOTAL LIABILITIES</b>	1,574	1,175	25.4-	1,323	12.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	73,310	80,581	9.9	84,679	5.1
Share Drafts	11,106	11,177	0.6	11,039	1.2-
Regular Shares	22,818	26,267	15.1	29,644	12.9
Money Market Shares	10,873	13,204	21.4	15,185	15.0
Share Certificates/CDs	20,418	21,791	6.7	20,438	6.2-
IRA/Keogh Accounts	7,009	7,211	2.9	7,311	1.4
All Other Shares and Member Deposits	854	755	11.7-	839	11.1
Non-Member Deposits	230	178	22.7-	224	26.1
Regular Reserves	2,728	2,672	2.1-	2,584	3.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-20	65	435.4	137	109.8
Other Reserves	849	768	9.6-	818	6.5
Undivided Earnings	6,000	6,537	8.9	6,942	6.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	9,558	10,043	5.1	10,482	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	84,443	91,799	8.7	96,484	5.1

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	65	74	13.8	95	28.4
<b>Cash &amp; Equivalents</b>	6,193	8,798	42.1	10,600	20.5
<b>TOTAL INVESTMENTS</b>	16,273	21,959	34.9	32,228	46.8
U.S. Government Obligations	971	977	0.6	748	23.5-
Federal Agency Securities	12,283	15,930	29.7	24,342	52.8
Mutual Fund & Common Trusts	560	1,234	120.5	1,072	13.1-
MCSD and PIC at Corporate CU	129	178	38.2	277	55.7
All Other Corporate Credit Union	555	1,259	126.7	2,513	99.5
Commercial Banks, S&Ls	317	558	76.1	720	29.1
Credit Unions -Loans to, Deposits in	12	48	296.7	23	52.8-
Other Investments	1,445	1,774	22.8	2,533	42.8
Loans Held for Sale	N/A	N/A		685	
<b>TOTAL LOANS OUTSTANDING</b>	53,517	61,269	14.5	74,059	20.9
Unsecured Credit Card Loans	4,600	5,021	9.2	5,819	15.9
All Other Unsecured Loans	3,930	4,212	7.2	4,652	10.4
New Vehicle Loans	10,146	10,800	6.4	12,743	18.0
Used Vehicle Loans	8,134	9,723	19.5	12,008	23.5
First Mortgage Real Estate Loans	15,873	19,370	22.0	24,879	28.4
Other Real Estate Loans	7,450	8,499	14.1	10,419	22.6
Leases Receivable	290	320	10.0	288	9.9-
All Other Loans/Lines of Credit /1	2,754	2,884	4.7	3,251	12.8
Other Loans /1	340	441	29.7	N/A	
Allowance For Loan Losses	401	457	14.1	551	20.6
Other Real Estate Owned	9	8	11.7-	14	74.1
Land and Building	871	1,046	20.1	1,322	26.3
Other Fixed Assets	341	392	14.8	473	20.9
NCUSIF Capitalization Deposit	589	696	18.1	879	26.2
Other Assets	1,434	1,894	32.1	2,272	20.0
<b>TOTAL ASSETS</b>	78,826	95,605	21.3	121,980	27.6
<b>LIABILITIES</b>					
Total Borrowings	1,218	2,165	77.8	3,304	52.6
Accrued Dividends/Interest Payable	172	143	16.8-	117	18.1-
Acct Payable and Other Liabilities	746	858	14.9	980	14.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2,136	3,166	48.2	4,401	39.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	68,119	82,439	21.0	104,854	27.2
Share Drafts	9,394	10,591	12.7	13,055	23.3
Regular Shares	17,392	21,100	21.3	28,687	36.0
Money Market Shares	11,276	16,755	48.6	23,124	38.0
Share Certificates/CDs	21,520	23,998	11.5	27,712	15.5
IRA/Keogh Accounts	7,719	8,721	13.0	10,524	20.7
All Other Shares and Member Deposits	691	1,018	47.4	1,439	41.4
Non-Member Deposits	126	256	102.4	312	22.2
Regular Reserves	2,432	2,659	9.3	3,102	16.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	117	3,270.7	246	111.3
Other Reserves	1,616	1,949	20.7	2,368	21.5
Undivided Earnings	4,528	5,275	16.5	7,008	32.9
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	8,571	9,999	16.7	12,725	27.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	78,826	95,605	21.3	121,980	27.6

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**Table 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	1,633	1,450	11.2-	1,295	10.7-
<b>INTEREST INCOME</b>					
Interest on Loans	83	71	14.4-	56	20.7-
(Less) Interest Refund	0*	0*	14.5-	0*	43.2-
Income from Investments	29	19	34.7-	10	44.6-
Trading Profits and Losses	0*	0*	96.2-	0*	11,872.4
<b>TOTAL INTEREST INCOME</b>	<b>112</b>	<b>90</b>	<b>19.6-</b>	<b>67</b>	<b>25.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	41	32	22.1-	21	34.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	17.9-	0*	57.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>41</b>	<b>32</b>	<b>22.0-</b>	<b>21</b>	<b>34.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>7</b>	<b>4.1-</b>	<b>5</b>	<b>28.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>63</b>	<b>50</b>	<b>19.9-</b>	<b>40</b>	<b>19.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	8.7-	3	8.0-
Other Operating Income	2	1	16.1-	1	31.6-
Gain (Loss) on Investments	-0*	-0*	98.7	-0*	2,558.4-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	99.3	0*	593.3
Other Non-Oper Income (Expense)	0*	1	37.7	2	42.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>3.3</b>	<b>5</b>	<b>4.4-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	25	10.9-	21	14.6-
Travel and Conference Expense	0*	0*	11.8-	0*	21.6-
Office Occupancy Expense	3	2	11.3-	2	7.7-
Office Operations Expense	12	11	12.6-	9	15.2-
Educational & Promotional Expense	0*	0*	0.8-	0*	19.4-
Loan Servicing Expense	1	0*	17.6-	0*	11.4-
Professional and Outside Services	4	4	10.9-	3	12.1-
Member Insurance	5	5	14.7-	4	17.9-
Operating Fees	0*	0*	24.3-	0*	16.1-
Miscellaneous Operating Expenses	4	3	20.8-	3	13.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>58</b>	<b>51</b>	<b>12.4-</b>	<b>44</b>	<b>14.5-</b>
<b>NET INCOME</b>	<b>10</b>	<b>5</b>	<b>50.8-</b>	<b>2</b>	<b>54.7-</b>
Transfer to Regular Reserve	2	2	11.6-	0*	66.2-

\* Amount Less than + or - 1 Million

**Table 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	2,126	1,985	6.6-	1,911	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	633	563	11.0-	493	12.4-
(Less) Interest Refund	1	1	17.7-	0*	13.5-
Income from Investments	210	154	26.5-	108	30.2-
Trading Profits and Losses	0*	0*	3,440.1	0*	88.1-
<b>TOTAL INTEREST INCOME</b>	<b>841</b>	<b>716</b>	<b>14.9-</b>	<b>600</b>	<b>16.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	341	290	15.0-	199	31.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	0*	49.4-	0*	54.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>343</b>	<b>291</b>	<b>15.2-</b>	<b>200</b>	<b>31.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>43</b>	<b>39</b>	<b>10.2-</b>	<b>34</b>	<b>13.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>455</b>	<b>386</b>	<b>15.1-</b>	<b>366</b>	<b>5.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	50	47	5.6-	49	3.8
Other Operating Income	15	15	2.2-	15	1.3-
Gain (Loss) on Investments	-0*	0*	101.4	-3	27,126.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	589.4	-0*	100.3-
Other Non-Oper Income (Expense)	3	4	32.3	3	16.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>67</b>	<b>66</b>	<b>1.3-</b>	<b>63</b>	<b>4.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	215	196	8.7-	190	3.1-
Travel and Conference Expense	6	5	11.7-	5	6.4-
Office Occupancy Expense	20	19	5.1-	17	7.2-
Office Operations Expense	88	80	8.7-	77	4.6-
Educational & Promotional Expense	6	6	12.3-	5	10.4-
Loan Servicing Expense	13	11	14.5-	11	3.3-
Professional and Outside Services	34	31	8.6-	30	4.4-
Member Insurance	20	18	9.8-	16	10.1-
Operating Fees	3	3	21.4-	3	0.3-
Miscellaneous Operating Expenses	18	17	6.5-	16	4.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>423</b>	<b>386</b>	<b>8.9-</b>	<b>369</b>	<b>4.3-</b>
<b>NET INCOME</b>	<b>99</b>	<b>67</b>	<b>32.2-</b>	<b>60</b>	<b>9.9-</b>
Transfer to Regular Reserve	22	12	47.1-	9	24.5-

\* Amount Less than + or - 1 Million

**Table 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	1,714	1,751	2.2	1,752	0.1
<b>INTEREST INCOME</b>					
Interest on Loans	2,235	2,139	4.3-	1,891	11.6-
(Less) Interest Refund	4	4	1.1-	4	12.6-
Income from Investments	700	600	14.3-	472	21.3-
Trading Profits and Losses	-0*	0*	120.2	0*	1,070.6
<b>TOTAL INTEREST INCOME</b>	<b>2,931</b>	<b>2,735</b>	<b>6.7-</b>	<b>2,360</b>	<b>13.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,261	1,178	6.5-	797	32.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	10	3	66.6-	1	59.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>1,271</b>	<b>1,182</b>	<b>7.0-</b>	<b>798</b>	<b>32.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>133</b>	<b>136</b>	<b>2.0</b>	<b>122</b>	<b>9.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,527</b>	<b>1,418</b>	<b>7.2-</b>	<b>1,439</b>	<b>1.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	248	254	2.5	256	0.7
Other Operating Income	86	90	3.7	87	2.4-
Gain (Loss) on Investments	-2	-0*	42.0	-7	719.4-
Gain (Loss) on Disp of Fixed Assets	0*	1	3,654.8	2	25.9
Other Non-Oper Income (Expense)	4	4	20.4	2	45.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>337</b>	<b>349</b>	<b>3.5</b>	<b>340</b>	<b>2.4-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	720	720	0.1	711	1.3-
Travel and Conference Expense	27	24	9.7-	23	4.0-
Office Occupancy Expense	88	87	1.0-	85	2.0-
Office Operations Expense	330	324	1.7-	319	1.6-
Educational & Promotional Expense	40	40	0.6	38	5.4-
Loan Servicing Expense	71	69	3.0-	70	1.1
Professional and Outside Services	152	152	0.3-	151	0.2-
Member Insurance	32	31	2.7-	29	6.9-
Operating Fees	11	9	19.3-	10	5.8
Miscellaneous Operating Expenses	45	43	4.0-	42	2.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,515</b>	<b>1,500</b>	<b>1.0-</b>	<b>1,478</b>	<b>1.5-</b>
<b>NET INCOME</b>	<b>348</b>	<b>267</b>	<b>23.5-</b>	<b>302</b>	<b>13.1</b>
Transfer to Regular Reserve	101	51	49.7-	33	34.9-

\* Amount Less than + or - 1 Million

**Table 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	396	430	8.6	441	2.6
<b>INTEREST INCOME</b>					
Interest on Loans	1,519	1,547	1.8	1,395	9.8-
(Less) Interest Refund	3	2	36.2-	2	27.5
Income from Investments	488	454	7.1-	361	20.5-
Trading Profits and Losses	-0*	0	100.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>2,005</b>	<b>1,999</b>	<b>0.3-</b>	<b>1,753</b>	<b>12.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	929	926	0.3-	639	31.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	9	4	60.6-	3	25.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>938</b>	<b>930</b>	<b>0.9-</b>	<b>642</b>	<b>30.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>79</b>	<b>85</b>	<b>6.7</b>	<b>82</b>	<b>2.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>987</b>	<b>984</b>	<b>0.3-</b>	<b>1,029</b>	<b>4.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	180	196	8.8	202	3.3
Other Operating Income	61	76	23.7	76	0.6
Gain (Loss) on Investments	-2	1	153.6	3	145.2
Gain (Loss) on Disp of Fixed Assets	3	0*	70.5-	0*	169.9-
Other Non-Oper Income (Expense)	1	2	85.7	2	29.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>243</b>	<b>276</b>	<b>13.5</b>	<b>282</b>	<b>2.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	476	503	5.7	512	1.9
Travel and Conference Expense	18	18	0.5-	18	1.2-
Office Occupancy Expense	60	63	6.4	64	1.6
Office Operations Expense	219	233	6.7	232	0.6-
Educational & Promotional Expense	32	35	11.1	36	1.7
Loan Servicing Expense	50	52	5.6	54	3.8
Professional and Outside Services	84	93	10.9	97	4.4
Member Insurance	12	13	8.7	11	11.0-
Operating Fees	8	6	15.8-	7	3.8
Miscellaneous Operating Expenses	22	23	3.8	24	4.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>979</b>	<b>1,040</b>	<b>6.3</b>	<b>1,056</b>	<b>1.5</b>
<b>NET INCOME</b>	<b>251</b>	<b>220</b>	<b>12.5-</b>	<b>256</b>	<b>16.3</b>
Transfer to Regular Reserve	76	42	44.9-	20	52.7-

\* Amount Less than + or - 1 Million

**Table 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	402	428	6.5	459	7.2
<b>INTEREST INCOME</b>					
Interest on Loans	4,606	4,676	1.5	4,402	5.9-
(Less) Interest Refund	9	7	27.6-	6	6.0-
Income from Investments	1,367	1,286	5.9-	1,039	19.2-
Trading Profits and Losses	0*	0*	98.6-	0*	8,526.1
<b>TOTAL INTEREST INCOME</b>	<b>5,964</b>	<b>5,955</b>	<b>0.2-</b>	<b>5,435</b>	<b>8.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,772	2,779	0.3	2,004	27.9-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	54	22	58.9-	21	3.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>2,826</b>	<b>2,801</b>	<b>0.9-</b>	<b>2,025</b>	<b>27.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>243</b>	<b>257</b>	<b>5.6</b>	<b>275</b>	<b>7.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,895</b>	<b>2,896</b>	<b>0.1</b>	<b>3,134</b>	<b>8.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	578	642	11.1	699	9.0
Other Operating Income	256	282	10.3	306	8.6
Gain (Loss) on Investments	-6	9	241.7	8	7.5-
Gain (Loss) on Disp of Fixed Assets	3	9	244.9	3	61.5-
Other Non-Oper Income (Expense)	8	11	42.7	13	12.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>838</b>	<b>953</b>	<b>13.8</b>	<b>1,030</b>	<b>8.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,419	1,503	5.9	1,581	5.2
Travel and Conference Expense	50	48	5.3-	51	6.4
Office Occupancy Expense	181	191	5.5	195	2.1
Office Operations Expense	666	679	1.9	710	4.6
Educational & Promotional Expense	101	108	7.1	113	4.9
Loan Servicing Expense	154	159	3.0	178	12.2
Professional and Outside Services	202	217	7.1	230	6.1
Member Insurance	17	19	8.2	19	1.6
Operating Fees	22	18	17.5-	20	8.4
Miscellaneous Operating Expenses	68	67	1.3-	70	4.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,881</b>	<b>3,007</b>	<b>4.4</b>	<b>3,167</b>	<b>5.3</b>
<b>NET INCOME</b>	<b>851</b>	<b>842</b>	<b>1.1-</b>	<b>997</b>	<b>18.5</b>
Transfer to Regular Reserve	313	117	62.4-	80	31.6-

\* Amount Less than + or - 1 Million

**Table 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	65	74	13.8	95	28.4
<b>INTEREST INCOME</b>					
Interest on Loans	4,172	4,698	12.6	5,259	11.9
(Less) Interest Refund	2	3	43.4	3	10.6-
Income from Investments	1,242	1,339	7.8	1,338	0.1-
Trading Profits and Losses	5	7	44.8	3	48.3-
<b>TOTAL INTEREST INCOME</b>	<b>5,417</b>	<b>6,040</b>	<b>11.5</b>	<b>6,597</b>	<b>9.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,776	3,072	10.7	2,709	11.8-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	84	83	1.9-	96	16.4
<b>TOTAL INTEREST EXPENSE</b>	<b>2,860</b>	<b>3,155</b>	<b>10.3</b>	<b>2,805</b>	<b>11.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>223</b>	<b>286</b>	<b>28.3</b>	<b>392</b>	<b>36.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,333</b>	<b>2,598</b>	<b>11.4</b>	<b>3,400</b>	<b>30.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	445	489	9.9	647	32.3
Other Operating Income	264	415	57.6	523	26.0
Gain (Loss) on Investments	-2	8	599.7	10	23.3
Gain (Loss) on Disp of Fixed Assets	4	3	36.7-	1	54.7-
Other Non-Oper Income (Expense)	1	16	1,369.0	18	13.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>712</b>	<b>931</b>	<b>30.7</b>	<b>1,199</b>	<b>28.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,078	1,266	17.4	1,571	24.1
Travel and Conference Expense	24	26	8.6	37	41.3
Office Occupancy Expense	132	153	16.2	192	25.6
Office Operations Expense	504	576	14.3	701	21.8
Educational & Promotional Expense	68	77	12.2	100	30.8
Loan Servicing Expense	123	150	21.4	198	32.5
Professional and Outside Services	122	142	16.8	179	26.0
Member Insurance	17	18	7.8	21	13.7
Operating Fees	11	10	8.7-	14	40.4
Miscellaneous Operating Expenses	56	78	39.4	122	55.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,135</b>	<b>2,496</b>	<b>16.9</b>	<b>3,136</b>	<b>25.6</b>
<b>NET INCOME</b>	<b>910</b>	<b>1,033</b>	<b>13.5</b>	<b>1,464</b>	<b>41.7</b>
Transfer to Regular Reserve	327	218	33.4-	89	59.2-

\* Amount Less than + or - 1 Million

**Table 21  
FEDERAL CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	6,814	531	7.79	-38,825
1999	6,563	603	9.19	-43,492
2000	6,336	443	6.99	-26,156
2001	6,118	667	10.90	-37,432
2002	5,953	671	11.27	-44,797

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	310	241,704,769	-4,748,849	42,406,095
2 Million To 10 Million	246	1,220,023,830	-13,826,444	157,233,005
10 Million To 50 Million	102	2,024,297,185	-18,954,276	220,197,490
50 Million And Over	11	762,361,884	-5,617,672	102,032,034
<b>Total</b>	<b>669</b>	<b>4,248,387,668</b>	<b>-43,147,241</b>	<b>521,868,624</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total *</b>
1998	1,409	3,746	1,468	182	9	6,814
1999	1,335	3,755	1,266	197	13	6,566
2000	1,447	3,695	1,066	121	6	6,335
2001	1,442	3,443	1,114	113	6	6,118
2002	1,329	3,331	1,171	113	8	5,952

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	191	2.80	2,262,061,421	1.12
1999	210	3.20	1,435,148,404	0.70
2000	127	2.00	1,029,546,610	0.49
2001	119	1.95	780,770,654	0.33
2002	121	2.03	1,072,856,599	0.41

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federal Credit Unions**  
**December 31, 2002**

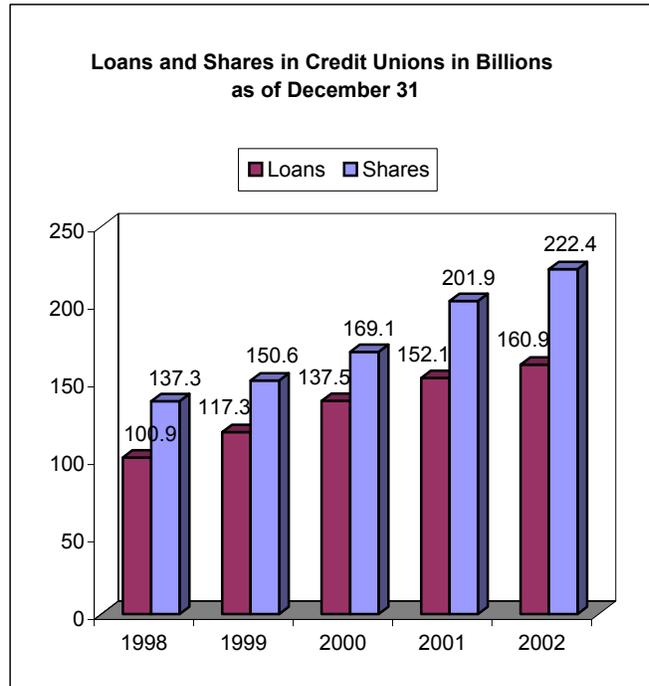
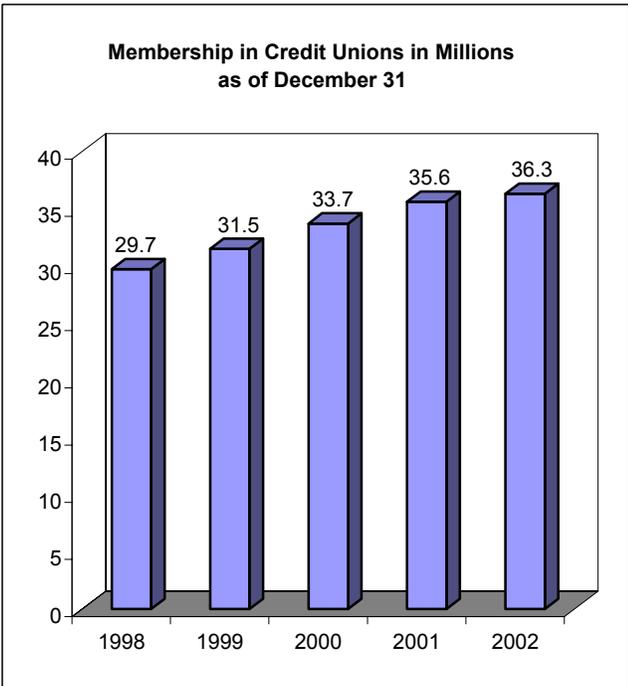
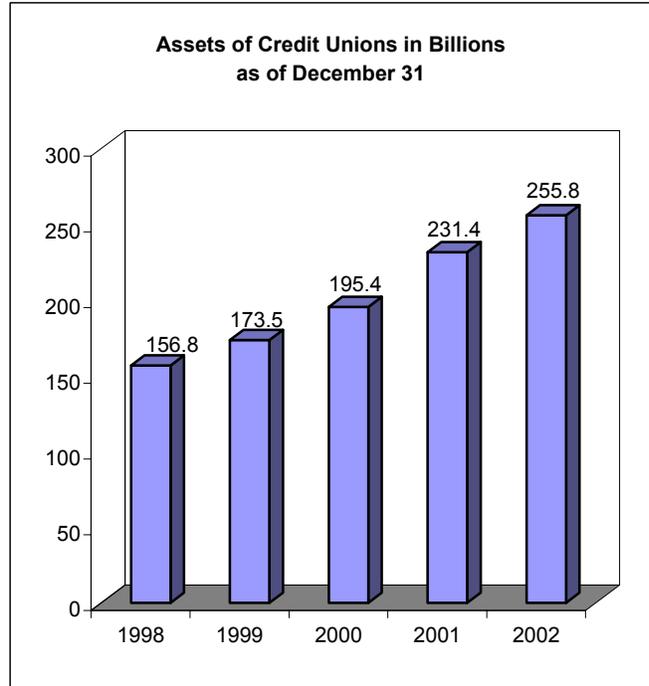
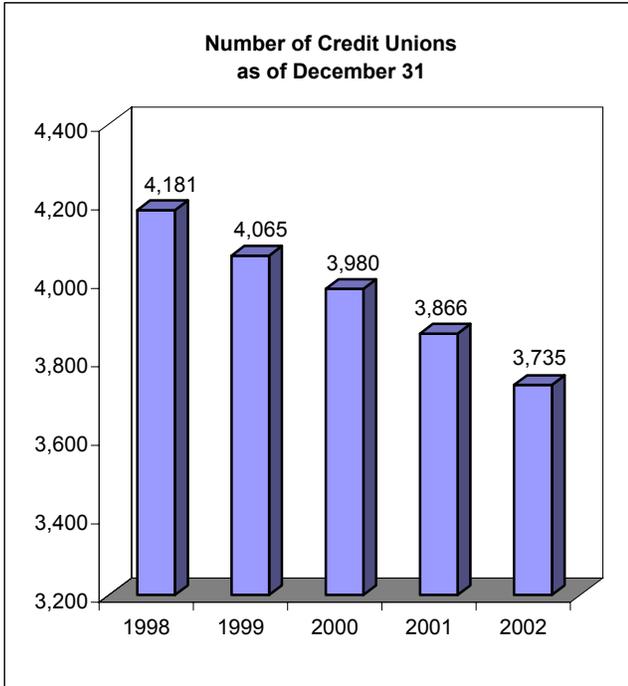
Federal Credit Unions		Rank			Year	
Current		1 Year			Chartered	Assets
Rank	Name of Credit Union	Ago	City	State		
1	NAVY	1	MERRIFIELD	VA	1947	17,573,419,565
2	PENTAGON	2	ALEXANDRIA	VA	1935	5,175,320,825
3	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	4,005,666,091
4	AMERICAN AIRLINES	3	DFW AIRPORT	TX	1982	3,882,663,512
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	3,529,008,372
6	KINECTA	6	MANHATTAN BEACH	CA	1940	2,996,768,650
7	SECURITY SERVICE	7	SAN ANTONIO	TX	1956	2,743,157,679
8	ESL	8	ROCHESTER	NY	1995	2,322,203,071
9	ALASKA USA	9	ANCHORAGE	AK	1948	2,160,096,919
10	RANDOLPH-BROOKS	10	UNIVERSAL CITY	TX	1952	1,930,253,386
11	DIGITAL	12	MARLBOROUGH	MA	1979	1,799,762,650
12	DESERT SCHOOLS	11	PHOENIX	AZ	1939	1,754,849,019
13	UNITED NATIONS	18	NEW YORK	NY	1947	1,621,844,193
14	ADDISON AVENUE	13	PALO ALTO	CA	1970	1,621,446,084
15	BANK FUND STAFF	19	WASHINGTON	DC	1947	1,554,014,075
16	LOCKHEED	17	BURBANK	CA	1937	1,528,544,306
17	SAN ANTONIO	15	SAN ANTONIO	TX	1935	1,525,639,300
18	DFCU FINANCIAL	14	DEARBORN	MI	1950	1,506,385,512
19	POLICE & FIRE	22	PHILADELPHIA	PA	1938	1,498,444,078
20	HUDSON VALLEY	20	POUGHKEEPSIE	NY	1963	1,494,773,889
21	ENT	16	COLORADO SPRING	CO	1957	1,482,913,650
22	MISSION	21	SAN DIEGO	CA	1961	1,474,244,380
23	BETHPAGE	24	BETHPAGE	NY	1941	1,461,709,975
24	TEACHERS	26	FARMINGVILLE	NY	1952	1,434,855,156
25	REDSTONE	23	HUNTSVILLE	AL	1951	1,414,926,681
26	VISIONS	25	ENDICOTT	NY	1966	1,339,334,334
27	GTE	32	TAMPA	FL	1935	1,295,467,492
28	NWA	27	APPLE VALLEY	MN	1938	1,290,198,484
29	AFFINITY	30	BASKING RIDGE	NJ	1935	1,191,610,234
30	TINKER	28	TINKER AFB	OK	1946	1,175,271,116
31	MACDILL	34	TAMPA	FL	1955	1,157,269,382
32	COASTAL	29	RALEIGH	NC	1967	1,154,366,808
33	TOWER	31	LAUREL	MD	1953	1,118,310,876
34	ARIZONA	33	PHOENIX	AZ	1936	1,083,409,669
35	IBM MID AMERICA EMPLOYEES	36	ROCHESTER	MN	1976	1,054,202,728
36	KERN SCHOOLS	35	BAKERSFIELD	CA	1940	1,026,428,718
37	STATE EMPLOYEES	37	ALBANY	NY	1934	1,009,984,004
38	NORTHWEST	40	HERNDON	VA	1947	968,367,248
39	MICHIGAN STATE UNIVERSITY	45	EAST LANSING	MI	1979	929,757,196
40	FOUNDERS	39	LANCASTER	SC	1961	904,195,158
41	AEDC	38	TULLAHOMA	TN	1951	886,531,998
42	TRULIANT	41	WINSTON SALEM	NC	1952	870,423,898
43	POLISH & SLAVIC	46	BROOKLYN	NY	1976	868,565,415
44	LANGLEY	43	HAMPTON	VA	1936	865,295,086
45	MERCK EMPLOYEES	51	RAHWAY	NJ	1936	857,116,764
46	SOUTH CAROLINA	44	NORTH CHARLESTO	SC	1936	856,644,409
47	ALLEGACY	42	WINSTON-SALEM	NC	1967	849,279,097
48	CHARTWAY	47	VIRGINIA BEACH	VA	1959	835,506,132
49	AFFINITY PLUS	55	ST. PAUL	MN	1934	792,505,042
50	MEMBERS 1ST	48	MECHANICSBURG	PA	1950	781,341,246
51	AMERICAN EAGLE	50	EAST HARTFORD	CT	1935	776,520,989
52	KEESLER	53	BILOXI	MS	1947	775,878,647
53	SANDIA LABORATORY	52	ALBUQUERQUE	NM	1948	768,726,110
54	EGLIN	49	FT. WALTON BEAC	FL	1954	767,847,337

**Table 22**  
**100 Largest Federal Credit Unions**  
**December 31, 2002**

Federal Credit Unions		Rank			Year	
Current		1 Year			Chartered	Assets
Rank	Name of Credit Union	Ago	City	State		
55	NASSAU EDUCATORS FCU	57	WESTBURY	NY	1938	738,787,416
56	CHEVRONTEXACO	62	OAKLAND	CA	1935	705,520,659
57	CENTRAL FLORIDA EDUCATORS	59	ORLANDO	FL	1937	691,531,453
58	ROBINS	61	WARNER ROBINS	GA	1954	685,478,615
59	GREYLOCK	66	PITTSFIELD	MA	1935	680,847,443
60	DM	56	TUCSON	AZ	1955	678,906,840
61	NEVADA	54	LAS VEGAS	NV	1950	678,087,084
62	ORNL	64	OAK RIDGE	TN	1948	671,479,796
63	OPERATING ENGINEERS LOCAL UNION #3	58	DUBLIN	CA	1963	653,173,918
64	XEROX	65	EL SEGUNDO	CA	1964	636,448,201
65	ANDREWS	63	SUITLAND	MD	1948	635,979,522
66	STATE DEPARTMENT	68	ALEXANDRIA	VA	1935	634,439,298
67	HAWAII STATE	69	HONOLULU	HI	1936	631,713,078
68	US AIRWAYS	60	MOON TOWNSHIP	PA	1953	613,543,063
69	TYNDALL	70	PANAMA CITY	FL	1956	610,310,339
70	APPLE	86	FAIRVAX	VA	1956	598,457,892
71	NUVISION FINANCIAL	67	HUNTINGTON BEAC	CA	1935	595,776,717
72	F & A	72	MONTEREY PARK	CA	1936	593,276,031
73	NEW MEXICO EDUCATORS	71	ALBUQUERQUE	NM	1936	590,710,007
74	U OF C	82	BOULDER	CO	1952	586,311,017
75	CAL TECH EMPLOYEES	83	LA CANADA	CA	1950	577,010,153
76	MIDFLORIDA	88	LAKELAND,	FL	1978	575,960,980
77	NASA	78	BOWIE	MD	1949	574,243,687
78	HAWAIIUSA	85	HONOLULU	HI	1936	567,523,873
79	ADVANCIAL	90	DALLAS	TX	1937	565,428,569
80	PEN AIR	79	PENSACOLA	FL	1936	554,867,294
81	IBM SOUTHEAST EMPLOYEES	80	BOCA RATON	FL	1969	552,613,261
82	MAX	73	MONTGOMERY	AL	1955	550,793,449
83	UNIVERSITY	77	AUSTIN	TX	1936	545,872,257
84	FIBRE	84	LONGVIEW	WA	1937	542,327,031
85	GENERAL ELECTRIC EVENDALE EMPLOYE	81	CINCINNATI	OH	1954	539,298,804
86	USA	74	TROY	MI	1964	536,738,593
87	ELI LILLY	75	INDIANAPOLIS	IN	1976	534,573,821
88	HIWAY	91	ST. PAUL	MN	1934	532,907,759
89	UNITED SERVICES OF AMERICA	87	SAN DIEGO	CA	1953	526,032,880
90	USALLIANCE	76	RYE.	NY	1966	518,698,158
91	LOS ANGELES POLICE	92	VAN NUYS	CA	1959	516,621,464
92	CITADEL	104	THORNDALE	PA	1937	507,717,936
93	J. S. C.	122	HOUSTON	TX	1961	503,583,959
94	SOUTH FLORIDA EDUCATIONAL	99	MIAMI	FL	1935	502,234,671
95	LOCKHEED GEORGIA EMPLOYEES	89	MARIETTA	GA	1951	501,140,866
96	ROCKLAND	106	ROCKLAND	MA	1985	499,252,124
97	AMERICA'S FIRST	93	BIRMINGHAM	AL	1936	496,971,655
98	CORNING	95	CORNING	NY	1936	493,671,613
99	TRW SYSTEMS	94	MANHATTAN BEACH	CA	1963	490,908,659
100	KITSAP COMMUNITY	98	BREMERTON	WA	1934	490,357,939

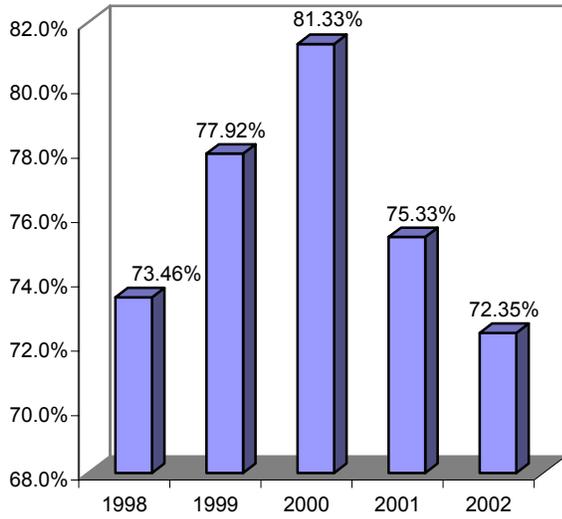
**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

## Federally Insured State Credit Unions 5 Year Trends

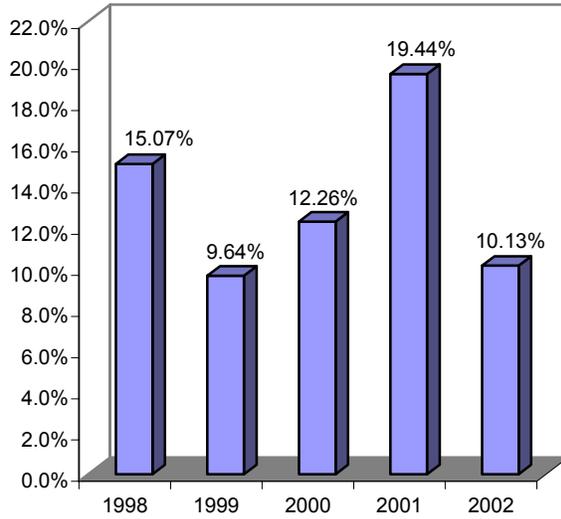


**Federally Insured State Credit Unions  
5 Year Trends**

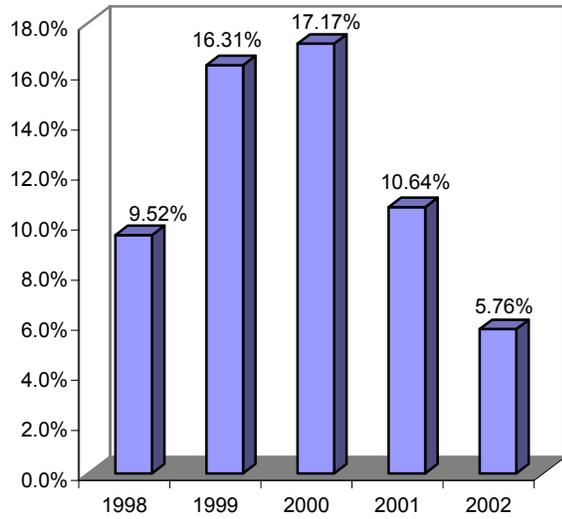
**Loan to Share Ratio as of December 31**



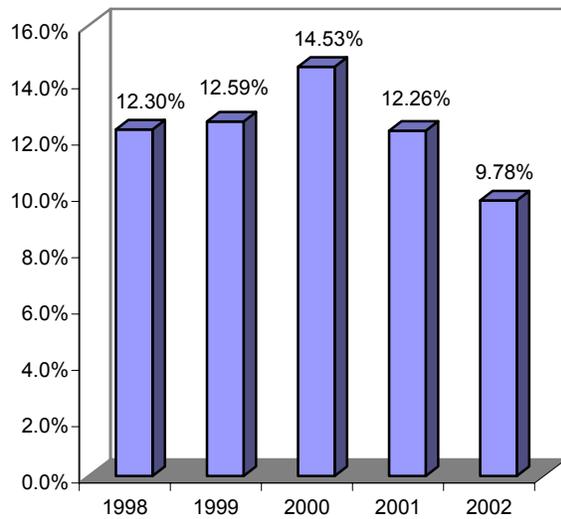
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

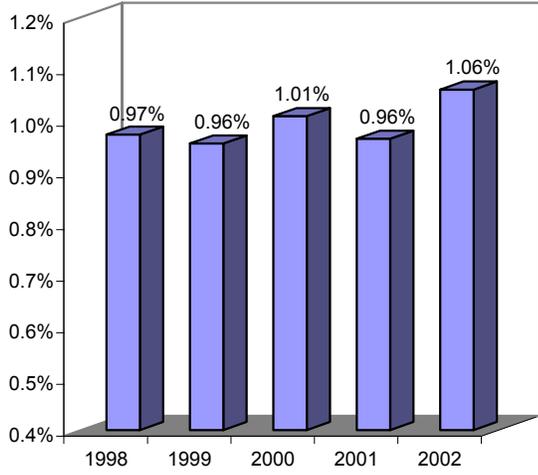


**Net Worth Growth Annually as of December 31**

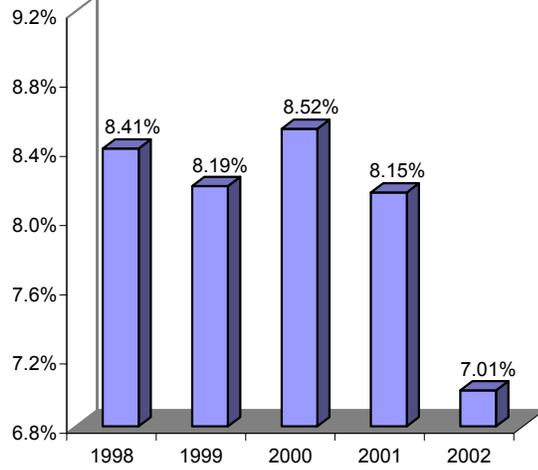


**Federally Insured State Credit Unions  
5 Year Trends**

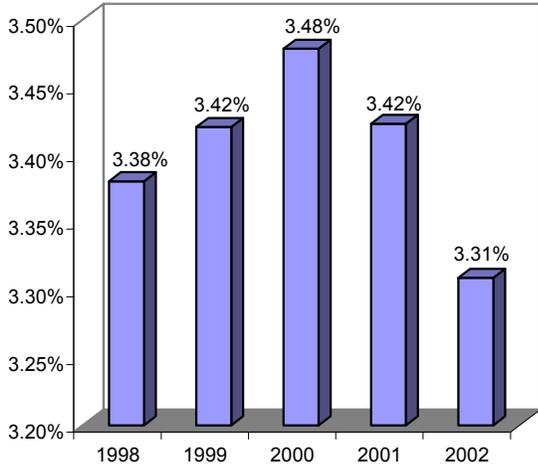
**Return on Average Assets as of December 31**



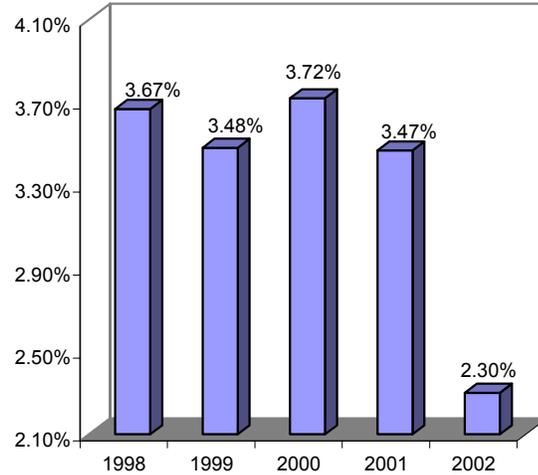
**Gross Income to Average Assets  
as of December 31**



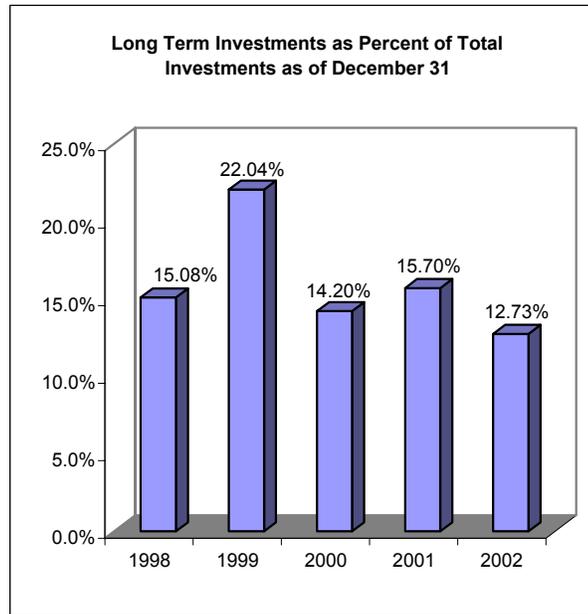
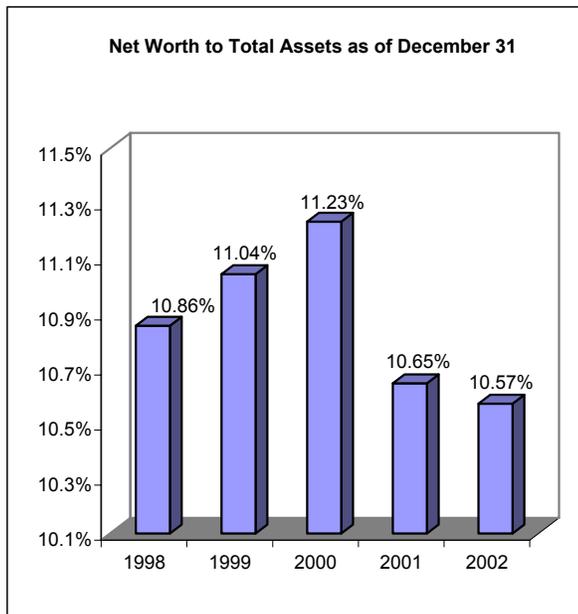
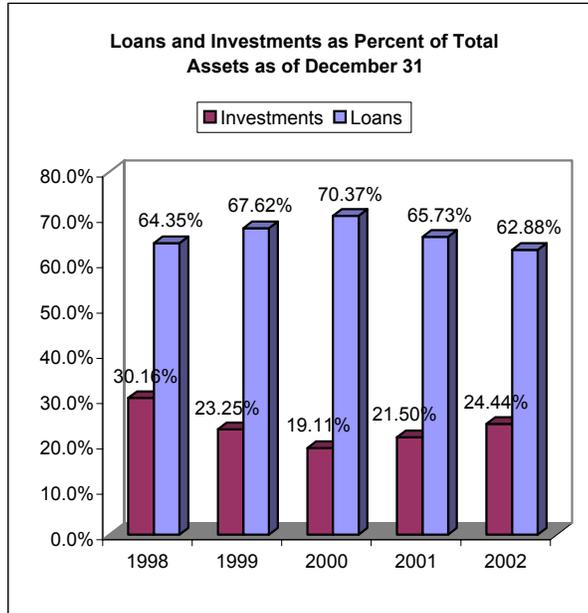
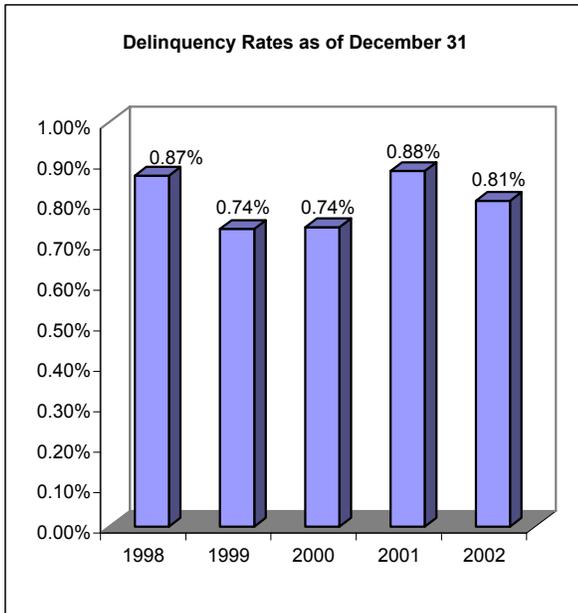
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	3,980	3,866	2.9-	3,735	3.4-
<b>Cash &amp; Equivalents</b>	14,070	22,014	56.5	22,969	4.3
<b>TOTAL INVESTMENTS</b>	37,334	49,750	33.3	62,523	25.7
U.S. Government Obligations	1,907	1,147	39.8-	1,100	4.2-
Federal Agency Securities	18,457	25,084	35.9	31,261	24.6
Mutual Fund & Common Trusts	955	1,377	44.3	1,438	4.4
MCSD and PIC at Corporate CU	999	1,122	12.3	1,332	18.7
All Other Corporate Credit Union	6,659	9,161	37.6	13,539	47.8
Commercial Banks, S&Ls	4,390	6,979	59.0	8,903	27.6
Credit Unions -Loans to, Deposits in	432	659	52.8	313	52.5-
Other Investments	3,537	4,219	19.3	4,637	9.9
<b>TOTAL LOANS OUTSTANDING</b>	137,485	152,112	10.6	160,881	5.8
Unsecured Credit Card Loans	9,172	9,376	2.2	9,150	2.4-
All Other Unsecured Loans	8,899	8,652	2.8-	8,240	4.8-
New Vehicle Loans	26,214	27,114	3.4	27,227	0.4
Used Vehicle Loans	28,968	32,935	13.7	35,855	8.9
First Mortgage Real Estate Loans	37,421	45,331	21.1	50,106	10.5
Other Real Estate Loans	17,750	19,114	7.7	20,704	8.3
Leases Receivable	754	909	20.6	1,041	14.5
All Other Loans To Members	7,465	7,705	3.2	8,558	11.1
Other Loans	842	976	15.9	N/A	
Allowance For Loan Losses	1,218	1,328	9.0	1,433	7.9
Other Real Estate Owned	49	44	10.7-	56	27.3
Land and Building	3,062	3,492	14.0	3,941	12.9
Other Fixed Assets	951	1,070	12.6	1,182	10.4
NCUSIF Capitalization Deposit	1,545	1,771	14.7	1,962	10.8
Other Assets	2,086	2,508	20.2	2,810	12.1
<b>TOTAL ASSETS</b>	195,363	231,432	18.5	255,837	10.5
<b>LIABILITIES</b>					
Total Borrowings	2,065	2,367	14.6	3,649	54.2
Accrued Dividends/Interest Payable	357	311	12.8-	213	31.5-
Acct Payable and Other Liabilities	1,938	1,983	2.3	2,195	10.7
Uninsured Secondary Capital	2	3	21.6	4	64.5
<b>TOTAL LIABILITIES</b>	4,362	4,663	6.9	6,061	30.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	169,053	201,923	19.4	222,372	10.1
Share Drafts	22,357	24,723	10.6	26,444	7.0
Regular Shares	57,939	67,641	16.7	77,436	14.5
Money Market Shares	23,352	33,323	42.7	41,094	23.3
Share Certificates/CDs	46,845	55,261	18.0	55,209	0.1-
IRA/Keogh Accounts	15,867	18,030	13.6	19,436	7.8
All Other Shares and Member Deposits	2,030	2,350	15.8	2,344	0.3-
Non-Member Deposits	662	595	10.1-	408	31.5-
Regular Reserves	6,926	7,648	10.4	7,995	4.5
APPR. For Non-Conf. Invest.	26	26	0.7-	29	9.5
Accum. Unrealized G/L on A-F-S	-2	207	13,456.6	356	72.4
Other Reserves	2,167	2,388	10.2	2,717	13.8
Undivided Earnings	12,830	14,577	13.6	16,307	11.9
<b>TOTAL EQUITY</b>	21,948	24,846	13.2	27,404	10.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	195,363	231,432	18.5	255,837	10.5

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	3,980	3,866	2.9-	3,735	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	11,028	12,126	10.0	11,877	2.1-
(Less) Interest Refund	13	13	2.8	14	3.9
Income from Investments	2,883	3,004	4.2	2,619	12.8-
Trading Profits and Losses	0*	30	9,144.7	-3	108.6-
<b>TOTAL INTEREST INCOME</b>	<b>13,899</b>	<b>15,147</b>	<b>9.0</b>	<b>14,480</b>	<b>4.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5,256	5,535	5.3	4,021	27.4-
Interest on Deposits	1,457	1,747	19.9	1,444	17.3-
Interest on Borrowed Money	147	119	19.3-	139	16.8
<b>TOTAL INTEREST EXPENSE</b>	<b>6,860</b>	<b>7,401</b>	<b>7.9</b>	<b>5,603</b>	<b>24.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>608</b>	<b>754</b>	<b>24.0</b>	<b>930</b>	<b>23.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>6,431</b>	<b>6,992</b>	<b>8.7</b>	<b>7,947</b>	<b>13.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,292	1,612	24.7	1,843	14.3
Other Operating Income	523	638	21.9	752	17.9
Gain (Loss) on Investments	-13	39	395.6	35	11.3-
Gain (Loss) on Disp of Fixed Assets	22	43	96.2	26	40.7-
Other Non-Oper Income (Expense)	20	39	93.8	43	9.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,844</b>	<b>2,371</b>	<b>28.5</b>	<b>2,697</b>	<b>13.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,132	3,583	14.4	3,970	10.8
Travel and Conference Expense	103	109	5.8	117	7.6
Office Occupancy Expense	439	505	15.1	557	10.4
Office Operations Expense	1,421	1,615	13.6	1,742	7.8
Educational & Promotional Expense	228	262	15.0	289	10.1
Loan Servicing Expense	320	362	13.2	420	16.0
Professional and Outside Services	464	525	13.2	594	13.1
Member Insurance	64	63	1.2-	58	7.3-
Operating Fees	37	39	4.5	42	8.5
Miscellaneous Operating Expenses	207	241	16.2	272	13.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>6,416</b>	<b>7,305</b>	<b>13.9</b>	<b>8,062</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>1,859</b>	<b>2,058</b>	<b>10.7</b>	<b>2,581</b>	<b>25.4</b>
Transfer to Regular Reserve 1/	688	588	14.5-	562	4.3-

1/ Required Transfer to Statutory Reserves prior to 2001

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
December 31, 2002**

Number of Credit Unions on this Report:	3,735
<b><u>NUMBER OF LOANS BY TYPE</u></b>	
Unsecured Credit Cards	5,575,493
Other Unsecured Loans	3,928,442
New Vehicle	1,976,039
Used Vehicle	3,996,159
1st Mortgage	582,764
Other Real Estate	872,698
Leases Receivable	47,376
All Other Member Loans	1,182,619
Total Number of Loans	18,161,590
<b><u>DELINQUENT LOANS OUTSTANDING</u></b>	
Number of Loans Delinquent 2-6 months	152,535
Amount of Loans Delinquent 2-6 months	921,750,624
Number of Loans Delinquent 6-12 months	45,301
Amount of Loans Delinquent 6-12 months	277,769,117
Number of Loans Delinquent 12 months or more	14,607
Amount of Loans Delinquent 12 months or more	95,581,970
Total Number of Delinquent Loans	212,443
Total Amount of Delinquent Loans	1,295,101,711
<b><u>DELINQUENT CREDIT CARD LOANS OUTSTANDING</u></b>	
Number of Loans Delinquent 2-6 months	37,586
Amount of Loans Delinquent 2-6 months	103,536,379
Number of Loans Delinquent 6-12 months	9,150
Amount of Loans Delinquent 6-12 months	27,384,197
Number of Loans Delinquent 12 months or more	1,373
Amount of Loans Delinquent 12 months or more	4,170,332
Total Number of Delinquent Loans	48,109
Total Amount of Delinquent Loans	135,090,908
<b><u>OTHER GENERAL LOAN INFORMATION</u></b>	
Total Loans Charged Off Y-T-D	956,872,717
Total Recoveries Y-T-D on Charge-Offs	135,539,515
Total Credit Card Loans Charged Off Y-T-D	217,987,891
Total Credit Card Recoveries Y-T-D	20,723,823
Total Number of Loans Purchased	8,193
Total Amount of Loans Purchased	342,814,777
Number of Loans to CU Officials	54,226
Amount of Loans to CU Officials	1,124,530,135
Total Number of Loans Granted Y-T-D	9,670,018
Total Amount of Loans Granted Y-T-D	101,075,461,397
<b><u>REAL ESTATE LOANS OUTSTANDING</u></b>	
Number of 1st Mortgage Fixed Rate	422,828
Amount of 1st Mortgage Fixed Rate	34,115,944,549
Number of 1st Mortgage Adjustable Rate	159,936
Amount of 1st Mortgage Adjustable Rate	15,990,496,259
Number of Other R.E. Closed-End Fixed Rate	358,776
Amount of Other R.E. Closed-End Fixed Rate	8,791,109,240
Number of Other R.E. Closed-End Adj. Rate	24,452
Amount of Other R.E. Closed-End Adj. Rate	713,534,966
Number of Other R.E. Open-End Adj. Rate	472,132
Amount of Other R.E. Open-End Adj. Rate	10,556,705,594
Number of Other R.E. Not Included Above	17,338
Amount of Other R.E. Not Included Above	642,355,917
<b><u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u></b>	
Number of 1st Mortgage Fixed Rate	208,116
Amount of 1st Mortgage Fixed Rate	22,772,432,486
Number of 1st Mortgage Adjustable Rate	49,052
Amount of 1st Mortgage Adjustable Rate	6,704,439,299
Number of Other R.E. Closed-End Fixed Rate	163,814
Amount of Other R.E. Closed-End Fixed Rate	5,031,480,267
Number of Other R.E. Closed-End Adj. Rate	9,613
Amount of Other R.E. Closed-End Adj. Rate	268,961,052
Number of Other R.E. Open-End Adj. Rate	331,429
Amount of Other R.E. Open-End Adj. Rate	6,313,837,845
Number of Other R.E. Not Included Above	9,128
Amount of Other R.E. Not Included Above	427,035,801

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 3,735

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	204,416,412
1st Mortgage Fixed Rate, 2-6 months	65,268,674
1st Mortgage Fixed Rate, 6-12 months	24,262,473
1st Mortgage Fixed Rate, 12 months or more	11,009,872
1st Mortgage Adjustable Rate, 1-2 months	139,023,647
1st Mortgage Adjustable Rate, 2-6 months	48,388,659
1st Mortgage Adjustable Rate, 6-12 months	11,420,801
1st Mortgage Adjustable Rate 12, months or more	6,537,725
Other Real Estate Fixed Rate, 1-2 months	57,111,534
Other Real Estate Fixed Rate, 2-6 months	21,880,994
Other Real Estate Fixed Rate, 6-12 months	6,694,893
Other Real Estate Fixed Rate, 12 months or more	4,116,273
Other Real Estate Adjustable Rate, 1-2 months	51,083,039
Other Real Estate Adjustable Rate, 2-6 months	16,266,535
Other Real Estate Adjustable Rate, 6-12 months	3,741,394
Other Real Estate Adjustable Rate 12, months or more	2,883,582

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	6,944,741
1st Mortgage Loans Recovered Y-T-D	1,916,628
Other Real Estate Loans Charged Off Y-T-D	11,117,602
Other Real Estate Loans Recovered Y-T-D	1,318,825
Allowance for Real Estate Loan Losses	148,683,966
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,994,542,494
Amount of All First Mortgages Sold Y-T-D	11,927,184,937
Short-term Real Estate Loans (< 5 years)	30,598,593,362

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	10,318
Amount of Agricultural MBL	379,040,679
Number of All Other MBL	33,344
Amount of All Other MBL	4,150,699,536

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	7,776
Amount of Agricultural MBL	241,483,922
Number of All Other MBL	16,887
Amount of All Other MBL	2,654,952,056

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	7,035,606
Agricultural, 2-6 months	3,398,906
Agricultural, 6-12 months	2,636,438
Agricultural, 12 months or more	1,806,584
All Other MBL, 1-2 months	53,041,074
All Other MBL, 2-6 months	14,323,757
All Other MBL, 6-12 months	4,127,259
All Other MBL, 12 months or more	7,110,645

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	786,942
Agricultural MBL Recovered Y-T-D	140,030
All Other MBL Charged of Y-T-D	3,641,519
All Other MBL Recovered Y-T-D	246,587
Allowance for MBL Losses	41,051,214
Concentration of Credit for MBL	410,458,885
Construction or Development MBL	165,826,384

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 3,735

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	15,281,907
Regular Share Accounts	38,173,776
Money Market Share Accounts	2,115,293
Share Certificate Accounts	3,682,467
IRA/Keogh & Retirement Accounts	1,818,160
Other Shares and Deposit	1,515,332
Non-Member Deposits	9,713
Total Number of Savings Accounts	62,596,648

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	125,684,202
Other Unused Member Business Loan Commitments	176,554,789
Revolving Open-End Lines Secured by Residential Properties	9,167,955,437
Credit Card Lines	22,650,313,752
Outstanding Letters of Credit	46,993,590
Unsecured Share Draft Lines of Credit	3,839,108,549
Other Unused Commitments	2,693,478,273
Amount of Loans Sold/Swapped with Recourse Y-T-D	496,851,455
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	755,243,845
Pending Bond Claims	13,736,394

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,050	Supervisory Committee Audit Performed by State Licenced Persons	524
Balance Sheet Audit Performed by State Licenced Persons	135	Supervisory Committee Audit Performed by other External Auditors	1,031
Examinations of Internal Controls Over Call Reportin Performed by State Licenced Persons	240	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	755

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	13,043,091,690
Repurchase Agreements	242,705,390
Reverse Repurchase Agreements Invested	112,781,231
Non-Mortgage Backed Derivatives	491,880,890
Mortgage Pass-through Securities	5,454,786,181
CMO/REMIC	4,737,286,510

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2002**

Number of Credit Unions on this Report: 3,735

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	83	CU Developed In-House	74
Vendor Supplied In-House	2,506	Other	65
Vendor On-Line Service Bur.	1,007		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,484	Automatic Teller Machine	2,059
Wireless	102	Kiosk	127
Home Banking/PC Based	1,050	Other	96
Auto Response/Phone Based	1,915		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	807	Share Account Transfers	1,943
New Loan	1,117	Bill Payment	805
Account Balance Inquiry	2,005	Download Account History	1,220
Share Draft Order	1,569	Electronic Cash	308
New Share Account	426	Account Aggregation	94
Loan Payments	1,700	Internet Access Services	327
		Electronic Signature	
View Account History	1,550	Authentication/Certification	18
Merchandise Purchase	249	Other	85

Number of CUs Reporting WWW Sites 2,001

**Number Of Cus Reporting WWW Type As:**

Informational	603	Transactional	1,213
Interactive	184		

**Number Of Cus Members Reported using Transactional WWW** 5,298,965

**Number Of Cus Reporting Plans For a WWW**

Informational	333	Transactional	78
Interactive	46		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	296,600,164
Number Members Filing Chapter 7 Bankruptcy Y-T-D	89,705
Number Members Filing Chapter 13 Bankruptcy Y-T-D	26,406
Amount of Loans Subject to Bankruptcies	771,472,829
Number of Current Members	36,336,258
Number of Potential Members	393,054,535
Number of Full Time Employees	83,205
Number of Part Time Employees	15,406

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,607		
Amount Invested in CUSOS	224,307,832		
Amount Loaned to CUSOS	107,277,785		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	13,055,729		
Number of CUSOS Wholly Owned	275		
<b>Predominant Service of CUSO:</b>			
Mortgage Processing	101	Credit Cards	136
EDP Processing	127	Trust Services	6
Shared Branching	362	Item Processing	190
Insurance Services	84	Tax Preparation	2
Investment Services	168	Travel	3
Auto Buying, Leasing, Indirect Lending	106	Other	322

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,735

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	248	1,026	934	1,668	3,629
Reverse Repurchase Agreements	2	0	20	0	20
Subordinated CDCU Debt	4	0*	0	0*	0*
Uninsured Secondary Capital	16	N/A	0*	4	4
<b>TOTAL BORROWINGS</b>	<b>263</b>	<b>1,026</b>	<b>954</b>	<b>1,672</b>	<b>3,653</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	2,596	26,444	N/A	N/A	26,444
Regular Shares	3,731	77,436	N/A	N/A	77,436
Money Market Shares	1,372	41,094	N/A	N/A	41,094
Share Certificates/CDS	2,680	38,267	13,107	3,835	55,209
IRA/KEOGH, Retirements	2,329	13,569	3,981	1,886	19,436
All Other Shares/Deposits	1,462	2,121	18	205	2,344
Non-Members Deposits	279	329	70	8	408
<b>TOTAL SAVINGS</b>	<b>3,734</b>	<b>199,260</b>	<b>17,177</b>	<b>5,935</b>	<b>222,372</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	986	3,577	6,145	2,919	198	12,840
Available for Sale	1,043	8,055	11,164	4,833	599	24,651
Trading	15	52	0*	0*	6	60
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	3,735	33,464	9,814	1,809	179	45,266
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>3,735</b>	<b>45,149</b>	<b>27,124</b>	<b>9,562</b>	<b>982</b>	<b>82,817</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$613,247	1	\$731,444	174	\$3,877,364,493
5.0% To 6.0% .....	3	\$13,830,179	9	\$135,782,304	1,048	\$11,558,481,095
6.0% To 7.0% .....	9	\$12,373,794	12	\$23,714,649	1,190	\$7,392,495,057
7.0% To 8.0% .....	23	\$207,148,403	30	\$95,368,278	738	\$3,221,417,476
8.0% To 9.0% .....	37	\$224,310,080	104	\$305,271,764	289	\$901,515,329
9.0% To 10.0% .....	275	\$2,187,047,149	224	\$762,562,208	69	\$128,676,391
10.0% To 11.0% .....	199	\$929,941,662	333	\$1,309,575,439	27	\$127,518,085
11.0% To 12.0% .....	371	\$2,010,068,631	358	\$955,658,757	5	\$4,016,637
12.0% To 13.0% .....	542	\$2,015,960,380	844	\$1,882,217,747	16	\$1,913,109
13.0% To 14.0% .....	319	\$821,411,050	529	\$1,095,025,291	0	\$0
14.0% To 15.0% .....	149	\$482,326,475	432	\$734,170,906	1	\$202,086
15.0% To 16.0% .....	41	\$128,215,883	433	\$537,317,605	1	\$5,101
16.0% Or More .....	26	\$109,777,367	291	\$388,938,674	0	\$0
Not Reporting Or Zero ..	1,738	\$4,358,694	134	\$11,184,180	177	\$12,931,012
Total	3,734	\$9,147,382,994	3,734	\$8,237,519,246	3,735	\$27,226,535,871
Average Rate	12.1%		12.8%		6.6%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	64	\$2,434,718,051	35	\$874,823,941	229	\$5,009,385,788
5.0% To 6.0% .....	462	\$11,174,257,882	415	\$19,209,191,593	349	\$4,204,600,837
6.0% To 7.0% .....	847	\$10,519,942,852	861	\$26,254,040,833	686	\$5,969,112,214
7.0% To 8.0% .....	860	\$7,177,926,584	424	\$2,989,571,068	569	\$3,817,653,785
8.0% To 9.0% .....	675	\$2,689,692,640	173	\$527,798,487	318	\$1,188,391,256
9.0% To 10.0% .....	322	\$959,890,837	58	\$138,186,042	120	\$324,790,621
10.0% To 11.0% .....	192	\$338,292,570	41	\$57,541,871	32	\$38,136,238
11.0% To 12.0% .....	63	\$304,044,132	8	\$1,674,073	11	\$33,574,574
12.0% To 13.0% .....	82	\$103,180,645	13	\$1,859,933	10	\$2,112,738
13.0% To 14.0% .....	10	\$22,467,828	0	\$0	3	\$123,530
14.0% To 15.0% .....	6	\$44,329,968	0	\$0	2	\$106,615
15.0% To 16.0% .....	13	\$17,625,516	2	\$69,189	0	\$0
16.0% Or More .....	5	\$42,773,487	1	\$1,653	0	\$0
Not Reporting Or Zero ..	134	\$26,167,986	1,704	\$51,682,125	1,406	\$115,717,521
Total	3,735	\$35,855,310,978	3,735	\$50,106,440,808	3,735	\$20,703,705,717
Average Rate	7.7%		6.8%		6.8%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	11	\$32,712,412	232	\$683,575,290
5.0% To 6.0% .....	41	\$255,122,864	359	\$491,784,075
6.0% To 7.0% .....	65	\$328,434,788	463	\$972,209,640
7.0% To 8.0% .....	101	\$199,507,305	526	\$2,054,907,505
8.0% To 9.0% .....	52	\$108,483,187	552	\$1,367,628,987
9.0% To 10.0% .....	10	\$3,174,776	398	\$992,257,403
10.0% To 11.0% .....	4	\$2,221,931	329	\$828,616,093
11.0% To 12.0% .....	0	\$0	105	\$182,763,139
12.0% To 13.0% .....	3	\$343,075	224	\$444,421,245
13.0% To 14.0% .....	1	\$141,427	76	\$120,254,604
14.0% To 15.0% .....	1	\$31,298	54	\$223,068,162
15.0% To 16.0% .....	1	\$1,068,579	61	\$87,117,108
16.0% Or More .....	0	\$0	26	\$65,161,971
Not Reporting Or Zero ..	3,445	\$109,369,176	330	\$44,562,259
Total	3,735	\$1,040,610,818	3,735	\$8,558,327,481
Average Rate	7.2%		8.3%	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	853	\$13,402,136,832	415	\$6,908,287,318	55	\$913,485,344
1.0% To 2.0% .....	557	\$6,292,211,753	2,155	\$44,955,096,399	917	\$26,839,236,909
2.0% To 3.0% .....	53	\$1,259,046,200	871	\$20,748,795,468	380	\$13,255,825,097
3.0% To 4.0% .....	5	\$34,139,977	194	\$4,276,765,311	16	\$78,083,727
4.0% To 5.0% .....	0	\$0	40	\$153,587,715	0	\$0
5.0% To 6.0% .....	0	\$0	13	\$135,786,409	1	\$102,127
6.0% To 7.0% .....	0	\$0	4	\$13,043,467	0	\$0
7.0% Or More .....	0	\$0	5	\$31,187,666	0	\$0
Not Reporting Or Zero ..	2,263	\$5,451,484,203	33	\$114,301,164	2,365	\$7,364,531
Total	3,731	\$26,439,018,965	3,730	\$77,336,850,917	3,734	\$41,094,097,735
Average Rate	0.8%		1.6%		1.7%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	13	\$18,588,733	43	\$181,297,182	3	\$605,052
1.0% To 2.0% .....	611	\$11,044,767,635	595	\$4,887,988,642	57	\$166,813,300
2.0% To 3.0% .....	1,820	\$41,995,008,885	1,130	\$9,376,909,761	71	\$71,919,917
3.0% To 4.0% .....	176	\$2,055,018,069	423	\$4,425,673,464	68	\$59,857,023
4.0% To 5.0% .....	20	\$41,639,365	108	\$486,134,578	29	\$58,043,772
5.0% To 6.0% .....	5	\$2,143,936	20	\$40,511,925	11	\$21,942,877
6.0% To 7.0% .....	3	\$2,940,321	2	\$2,373,298	12	\$12,483,593
7.0% Or More .....	0	\$0	1	\$588,971	2	\$2,098,380
Not Reporting Or Zero ..	1,087	\$49,023,739	1,412	\$4,182,319	3,482	\$13,753,068
Total	3,735	\$55,209,130,683	3,734	\$19,405,660,140	3,735	\$407,516,982
Average Rate	2.3%		2.4%		3.0%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.57	16.04	13.50	12.09
Delinquent Loans to Net Worth	4.79	14.27	8.13	6.21
Solvency Evaluation (Est.)	112.31	119.28	115.72	113.90
Classified Assets (Est.) to Net Worth	5.40	9.24	5.53	4.95
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.81	4.00	1.93	1.26
Net Charge-Offs to Average Loans	0.52	0.97	0.60	0.53
Fair Value H-T-M to Book Value H-T-M	101.58	99.61	109.20	103.18
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.54	0.46	0.03	1.51
Delinquent Loans to Assets	0.51	2.29	1.10	0.75
<b>EARNINGS:</b>				
Return on Average Assets	1.06	0.17	0.55	0.71
Gross Income to Average Assets	7.01	6.08	6.47	6.69
Yield on Average Loans	7.58	8.42	8.20	7.78
Yield on Average Investments	3.44	2.00	2.69	3.09
Cost of Funds to Average Assets	2.30	1.82	1.96	2.00
Net Margin to Average Assets	4.71	4.27	4.50	4.69
Operating Expenses to Average Assets	3.31	3.76	3.61	3.66
Provision for Loan & Lease Losses to Average Assets	0.38	0.49	0.35	0.33
Net Interest Margin to Average Assets	3.64	3.92	3.89	3.82
Operating Expenses to Gross Income	47.22	61.86	55.84	54.67
Fixed Assets and Oreos to Total Assets	2.02	0.35	1.12	2.15
Net Operating Expenses to Average Assets	2.55	3.56	3.12	2.99
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.21	3.14	8.31	16.43
Regular Shares to Savings and Borrowings	34.28	86.17	66.99	47.70
Total Loans to Total Savings	72.35	68.62	66.10	68.42
Total Loans to Total Assets	62.88	57.13	56.82	59.64
Cash Plus Short-Term Investments to Assets	18.69	38.40	32.76	24.59
Total Savings and Borrowings to Earning Assets	92.74	84.09	88.43	91.55
Regular Shares & Share Drafts to Total Shares & Borrowings	45.98	87.09	73.28	58.15
Borrowings to Total Savings and NetWorth	1.42	0.24	0.07	0.16
<b>PRODUCTIVITY:</b>				
Members to Potential Members	9.24	17.28	14.12	7.75
Borrowers to Members	49.98	29.73	36.55	43.26
Members to Full-Time Employees	400	409	454	441
Average Savings Per Member	6,120	1,894	3,182	4,278
Average Loan Balance	8,858	4,373	5,755	6,766
Salary & Benefits to Full-Time Employees	43,669	17,855	31,055	38,496
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	69.48	80.84	74.48	71.14
Income From Investments	15.34	13.45	16.02	15.86
Income Form Trading Securities	-0.02	0.03	-0.01	0.01
Fee Income	10.79	3.35	7.65	9.92
Other Operating Income	4.40	2.34	1.86	3.07
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.24	47.50	50.28	48.08
Travel and Conference	1.46	1.29	1.28	1.58
Office Occupancy	6.91	4.63	5.34	6.48
Office Operations	21.60	17.73	19.65	20.49
Educational and Promotional	3.58	1.01	1.53	2.81
Loan Servicing	5.21	1.89	2.89	4.51
Professional and Outside Services	7.37	6.93	8.44	10.05
Member Insurance	0.72	9.12	4.27	1.74
Operating Fees	0.53	2.96	1.71	0.85
Miscellaneous Operating Expenses	3.38	6.96	4.61	3.42

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2002**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.57	11.23	10.65	9.86
Delinquent Loans to Net Worth	4.79	5.83	4.86	3.79
Solvency Evaluation (Est.)	112.31	112.94	112.34	111.58
Classified Assets (Est.) to Net Worth	5.40	5.31	5.59	5.38
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.81	1.03	0.79	0.60
Net Charge-Offs to Average Loans	0.52	0.50	0.53	0.52
Fair Value H-T-M to Book Value H-T-M	101.58	100.20	100.78	101.90
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.54	1.85	1.61	1.48
Delinquent Loans to Assets	0.51	0.66	0.52	0.37
<b>EARNINGS:</b>				
Return on Average Assets	1.06	0.80	1.02	1.27
Gross Income to Average Assets	7.01	7.06	7.11	7.04
Yield on Average Loans	7.58	7.74	7.52	7.51
Yield on Average Investments	3.44	3.48	3.38	3.64
Cost of Funds to Average Assets	2.30	2.14	2.15	2.55
Net Margin to Average Assets	4.71	4.92	4.97	4.50
Operating Expenses to Average Assets	3.31	3.76	3.57	2.91
Provision for Loan & Lease Losses to Average Assets	0.38	0.36	0.40	0.39
Net Interest Margin to Average Assets	3.64	3.93	3.79	3.42
Operating Expenses to Gross Income	47.22	53.27	50.24	41.35
Fixed Assets and Oreos to Total Assets	2.02	2.57	2.43	1.67
Net Operating Expenses to Average Assets	2.55	3.04	2.72	2.18
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.21	22.32	24.49	24.98
Regular Shares to Savings and Borrowings	34.28	38.20	30.24	31.28
Total Loans to Total Savings	72.35	72.83	74.48	72.07
Total Loans to Total Assets	62.88	63.72	65.08	62.34
Cash Plus Short-Term Investments to Assets	18.69	19.42	16.90	17.56
Total Savings and Borrowings to Earning Assets	92.74	93.05	93.34	92.84
Regular Shares & Share Drafts to Total Shares & Borrowings	45.98	49.85	43.26	42.71
Borrowings to Total Savings and NetWorth	1.42	0.47	1.02	2.27
<b>PRODUCTIVITY:</b>				
Members to Potential Members	9.24	8.73	8.25	11.07
Borrowers to Members	49.98	47.76	50.24	55.56
Members to Full-Time Employees	400	395	377.90	399.88
Average Savings Per Member	6,120	5,015	5,858.11	7,990.32
Average Loan Balance	8,858	7,647	8,683.97	10,364.53
Salary & Benefits to Full-Time Employees	43,669	39,854	44,287.20	48,253.85
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	69.48	71.23	69.74	68.20
Income From Investments	15.34	14.68	13.73	16.51
Income Form Trading Securities	-0.02	-0.01	0.00	-0.03
Fee Income	10.79	10.25	12.06	10.38
Other Operating Income	4.40	3.84	4.48	4.94
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.24	48.18	49.92	49.22
Travel and Conference	1.46	1.76	1.56	1.26
Office Occupancy	6.91	6.75	6.79	7.34
Office Operations	21.60	21.54	21.33	22.41
Educational and Promotional	3.58	3.55	3.94	3.68
Loan Servicing	5.21	5.04	5.79	5.16
Professional and Outside Services	7.37	8.36	7.03	6.45
Member Insurance	0.72	1.06	0.43	0.25
Operating Fees	0.53	0.60	0.47	0.35
Miscellaneous Operating Expenses	3.38	3.16	2.74	3.88

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	858	745	13.2-	652	12.5-
Cash & Equivalents	103	129	25.3	117	9.4-
<b>TOTAL INVESTMENTS</b>	<b>146</b>	<b>143</b>	<b>2.3-</b>	<b>134</b>	<b>6.3-</b>
U.S. Government Obligations	2	1	28.5-	0*	32.9-
Federal Agency Securities	0*	0*	42.5	0*	1.3-
Mutual Fund & Common Trusts	6	6	6.1-	5	16.2-
MCSD and PIC at Corporate CU	7	6	14.9-	6	2.0-
All Other Corporate Credit Union	51	52	1.5	42	19.6-
Commercial Banks, S&Ls	70	65	8.3-	69	6.4
Credit Unions -Loans to, Deposits in	4	6	49.8	5	18.1-
Other Investments	5	7	27.5	6	6.9-
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>516</b>	<b>402</b>	<b>22.1-</b>	<b>336</b>	<b>16.4-</b>
Unsecured Credit Card Loans	4	2	41.4-	2	26.6-
All Other Unsecured Loans	96	76	20.9-	66	13.4-
New Vehicle Loans	148	109	26.4-	86	21.4-
Used Vehicle Loans	196	157	19.9-	135	14.4-
First Mortgage Real Estate Loans	7	5	32.4-	4	8.4-
Other Real Estate Loans	9	8	12.6-	7	11.4-
Leases Receivable	0*	0*	45.8-	0*	27.1
All Other Loans/Lines of Credit /1	52	42	19.3-	37	11.9-
Other Loans /1	4	3	23.7-	N/A	
Allowance For Loan Losses	11	10	10.0-	9	13.7-
Other Real Estate Owned	0	0*	0.0	0*	13.8-
Land and Building	0*	0*	13.7-	0*	5.9-
Other Fixed Assets	2	2	14.5-	1	15.1-
NCUSIF Capitalization Deposit	6	5	19.8-	5	9.9-
Other Assets	4	3	14.4-	3	0.2-
<b>TOTAL ASSETS</b>	<b>767</b>	<b>674</b>	<b>12.0-</b>	<b>588</b>	<b>12.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	3	0*	86.1-	0*	112.2
Accrued Dividends/Interest Payable	3	2	26.9-	1	36.4-
Acct Payable and Other Liabilities	2	2	14.4-	2	20.6-
Uninsured Secondary Capital	0*	0*	95.0	0*	268.5
<b>TOTAL LIABILITIES</b>	<b>9</b>	<b>5</b>	<b>44.4-</b>	<b>4</b>	<b>9.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>630</b>	<b>559</b>	<b>11.2-</b>	<b>490</b>	<b>12.5-</b>
Share Drafts	10	7	26.1-	4	38.9-
Regular Shares	538	471	12.5-	423	10.2-
Money Market Shares	4	3	35.2-	3	18.3
Share Certificates/CDs	52	54	3.3	39	27.3-
IRA/Keogh Accounts	11	9	20.1-	8	13.1-
All Other Shares and Member Deposits	6	8	37.6	7	21.8-
Non-Member Deposits	7	7	7.3-	5	27.2-
Regular Reserves	43	38	12.1-	31	17.0-
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-0*	-0*	390.4-	0*	145.2
Other Reserves	7	6	17.6-	4	26.0-
Undivided Earnings	79	67	14.8-	59	12.6-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>128</b>	<b>110</b>	<b>14.1-</b>	<b>94</b>	<b>14.7-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>767</b>	<b>674</b>	<b>12.0-</b>	<b>588</b>	<b>12.8-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	1,247	1,170	6.2-	1,111	5.0-
<b>Cash &amp; Equivalents</b>	636	1,048	65.0	947	9.6-
<b>TOTAL INVESTMENTS</b>	1,259	1,348	7.1	1,548	14.9
U.S. Government Obligations	44	26	39.6-	26	2.7-
Federal Agency Securities	59	49	17.6-	55	13.3
Mutual Fund & Common Trusts	12	21	70.9	15	30.2-
MCSD and PIC at Corporate CU	58	49	16.0-	55	12.7
All Other Corporate Credit Union	424	406	4.3-	404	0.6-
Commercial Banks, S&Ls	577	701	21.5	885	26.3
Credit Unions -Loans to, Deposits in	32	35	10.1	34	2.3-
Other Investments	52	60	16.1	74	23.0
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	4,428	3,869	12.6-	3,417	11.7-
Unsecured Credit Card Loans	127	98	22.9-	91	6.8-
All Other Unsecured Loans	583	498	14.7-	439	11.8-
New Vehicle Loans	1,283	1,058	17.5-	916	13.4-
Used Vehicle Loans	1,453	1,308	9.9-	1,226	6.3-
First Mortgage Real Estate Loans	288	291	0.9	228	21.8-
Other Real Estate Loans	280	265	5.2-	210	20.7-
Leases Receivable	6	5	14.5-	5	10.7-
All Other Loans/Lines of Credit /1	389	319	17.9-	301	5.7-
Other Loans	19	26	38.0	N/A	
Allowance For Loan Losses	54	49	9.3-	45	9.2-
Other Real Estate Owned	1	1	2.7-	0*	66.0-
Land and Building	57	55	2.7-	46	16.5-
Other Fixed Assets	27	23	12.5-	21	10.2-
NCUSIF Capitalization Deposit	54	48	12.2-	47	0.3-
Other Assets	41	34	17.9-	31	9.7-
<b>TOTAL ASSETS</b>	6,449	6,377	1.1-	6,014	5.7-
<b>LIABILITIES</b>					
Total Borrowings	22	23	2.0	3	87.2-
Accrued Dividends/Interest Payable	19	15	20.5-	9	37.3-
Acct Payable and Other Liabilities	27	23	14.7-	20	11.3-
Uninsured Secondary Capital	0*	0*	46.0	1	14.0
<b>TOTAL LIABILITIES</b>	68	61	10.2-	33	45.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,455	5,450	0.1-	5,169	5.2-
Share Drafts	399	381	4.4-	325	14.7-
Regular Shares	3,482	3,452	0.9-	3,466	0.4
Money Market Shares	153	180	17.7	172	4.8-
Share Certificates/CDs	1,024	1,079	5.4	879	18.5-
IRA/Keogh Accounts	294	259	12.1-	232	10.2-
All Other Shares and Member Deposits	84	84	0.1-	82	1.6-
Non-Member Deposits	19	16	17.3-	13	17.1-
Regular Reserves	294	275	6.5-	252	8.4-
APPR. For Non-Conf. Invest.	0*	0*	2.6-	0*	53.8
Accum. Unrealized G/L on A-F-S	-0*	-0*	85.7	0*	118.8
Other Reserves	64	58	9.1-	52	10.6-
Undivided Earnings	568	533	6.2-	508	4.7-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	926	866	6.5-	812	6.3-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,449	6,377	1.1-	6,014	5.7-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	1,180	1,206	2.2	1,170	3.0-
<b>Cash &amp; Equivalents</b>	2,294	4,017	75.1	3,609	10.1-
<b>TOTAL INVESTMENTS</b>	5,123	5,932	15.8	6,893	16.2
U.S. Government Obligations	197	152	22.8-	115	24.1-
Federal Agency Securities	1,112	872	21.6-	974	11.7
Mutual Fund & Common Trusts	46	56	23.3	60	7.2
MCSD and PIC at Corporate CU	213	219	2.8	231	5.6
All Other Corporate Credit Union	1,262	1,474	16.9	1,608	9.1
Commercial Banks, S&Ls	1,886	2,695	42.9	3,353	24.4
Credit Unions -Loans to, Deposits in	117	116	0.9-	141	21.2
Other Investments	292	348	19.2	410	17.8
Loans Held for Sale	N/A	N/A		43	
<b>TOTAL LOANS OUTSTANDING</b>	19,082	18,197	4.6-	16,893	7.2-
Unsecured Credit Card Loans	1,077	948	11.9-	831	12.4-
All Other Unsecured Loans	1,614	1,484	8.0-	1,341	9.7-
New Vehicle Loans	4,181	3,739	10.6-	3,218	13.9-
Used Vehicle Loans	5,114	5,048	1.3-	4,878	3.4-
First Mortgage Real Estate Loans	3,151	3,214	2.0	3,167	1.5-
Other Real Estate Loans	2,251	2,143	4.8-	2,055	4.1-
Leases Receivable	79	52	33.8-	72	37.8
All Other Loans/Lines of Credit /1	1,540	1,444	6.3-	1,331	7.8-
Other Loans /1	75	124	64.3	N/A	
Allowance For Loan Losses	181	183	1.0	165	9.8-
Other Real Estate Owned	9	7	25.0-	5	20.0-
Land and Building	494	490	0.8-	474	3.3-
Other Fixed Assets	141	140	1.2-	129	7.6-
NCUSIF Capitalization Deposit	225	217	3.6-	222	2.5
Other Assets	233	231	0.9-	223	3.7-
<b>TOTAL ASSETS</b>	27,420	29,047	5.9	28,326	2.5-
<b>LIABILITIES</b>					
Total Borrowings	120	30	74.9-	42	39.3
Accrued Dividends/Interest Payable	59	51	13.0-	31	38.2-
Acct Payable and Other Liabilities	141	147	4.0	124	15.7-
Uninsured Secondary Capital	1	2	7.7	3	79.3
<b>TOTAL LIABILITIES</b>	321	229	28.5-	200	12.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	23,659	25,333	7.1	24,691	2.5-
Share Drafts	2,882	2,810	2.5-	2,584	8.1-
Regular Shares	10,503	11,254	7.1	11,799	4.8
Money Market Shares	1,971	2,395	21.5	2,484	3.7
Share Certificates/CDs	5,915	6,379	7.8	5,405	15.3-
IRA/Keogh Accounts	1,950	2,015	3.3	1,951	3.2-
All Other Shares and Member Deposits	355	410	15.5	416	1.3
Non-Member Deposits	81	70	14.2-	54	23.3-
Regular Reserves	1,124	1,128	0.4	1,082	4.1-
APPR. For Non-Conf. Invest.	6	5	11.3-	4	13.8-
Accum. Unrealized G/L on A-F-S	-2	7	471.5	13	78.9
Other Reserves	305	291	4.8-	269	7.3-
Undivided Earnings	2,007	2,054	2.3	2,067	0.6
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	3,440	3,485	1.3	3,435	1.4-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	27,420	29,047	5.9	28,326	2.5-

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	301	290	3.7-	310	6.9
<b>Cash &amp; Equivalents</b>	1,620	2,377	46.7	2,339	1.6-
<b>TOTAL INVESTMENTS</b>	3,640	3,848	5.7	4,753	23.5
U.S. Government Obligations	143	109	23.9-	119	8.9
Federal Agency Securities	1,552	1,265	18.5-	1,545	22.2
Mutual Fund & Common Trusts	47	36	23.6-	46	29.2
MCSD and PIC at Corporate CU	148	140	5.1-	161	14.8
All Other Corporate Credit Union	732	755	3.1	870	15.3
Commercial Banks, S&Ls	550	973	76.9	1,405	44.3
Credit Unions -Loans to, Deposits in	44	42	2.9-	53	25.8
Other Investments	424	527	24.4	553	4.8
Loans Held for Sale	N/A	N/A		55	
<b>TOTAL LOANS OUTSTANDING</b>	15,335	13,752	10.3-	14,017	1.9
Unsecured Credit Card Loans	1,039	831	20.0-	747	10.1-
All Other Unsecured Loans	981	821	16.3-	806	1.8-
New Vehicle Loans	2,810	2,315	17.6-	2,285	1.3-
Used Vehicle Loans	3,629	3,342	7.9-	3,529	5.6
First Mortgage Real Estate Loans	3,748	3,566	4.8-	3,661	2.7
Other Real Estate Loans	1,993	1,825	8.4-	1,961	7.5
Leases Receivable	64	42	34.8-	36	13.1-
All Other Loans/Lines of Credit /1	1,009	946	6.3-	991	4.8
Other Loans /1	63	65	3.2	N/A	
Allowance For Loan Losses	133	117	12.2-	126	7.8
Other Real Estate Owned	8	7	21.2-	12	77.4
Land and Building	428	411	4.0-	443	7.6
Other Fixed Assets	119	107	9.9-	111	3.7
NCUSIF Capitalization Deposit	174	166	4.3-	178	7.3
Other Assets	218	220	0.9	217	1.5-
<b>TOTAL ASSETS</b>	21,409	20,772	3.0-	21,998	5.9
<b>LIABILITIES</b>					
Total Borrowings	172	75	56.2-	109	44.0
Accrued Dividends/Interest Payable	42	30	27.6-	24	21.2-
Acct Payable and Other Liabilities	124	120	3.8-	122	2.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	338	225	33.4-	255	13.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,562	18,184	2.0-	19,247	5.8
Share Drafts	2,413	2,198	8.9-	2,254	2.5
Regular Shares	6,729	6,570	2.4-	7,392	12.5
Money Market Shares	2,288	2,404	5.1	2,727	13.4
Share Certificates/CDs	5,258	5,282	0.5	5,040	4.6-
IRA/Keogh Accounts	1,542	1,455	5.6-	1,530	5.2
All Other Shares and Member Deposits	249	228	8.5-	259	13.7
Non-Member Deposits	83	48	42.8-	44	7.0-
Regular Reserves	867	794	8.5-	800	0.8
APPR. For Non-Conf. Invest.	5	3	40.6-	5	95.4
Accum. Unrealized G/L on A-F-S	3	12	345.5	25	103.5
Other Reserves	260	226	13.2-	204	9.8-
Undivided Earnings	1,374	1,328	3.4-	1,462	10.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	2,509	2,362	5.8-	2,497	5.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,409	20,772	3.0-	21,998	5.9

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	327	364	11.3	383	5.2
<b>Cash &amp; Equivalents</b>	4,717	7,245	53.6	7,439	2.7
<b>TOTAL INVESTMENTS</b>	12,403	15,443	24.5	17,432	12.9
U.S. Government Obligations	487	559	14.9	646	15.5
Federal Agency Securities	7,263	8,558	17.8	9,112	6.5
Mutual Fund & Common Trusts	111	185	66.3	268	45.1
MCSD and PIC at Corporate CU	337	373	10.7	430	15.4
All Other Corporate Credit Union	2,073	2,483	19.8	3,244	30.6
Commercial Banks, S&Ls	774	1,511	95.2	1,884	24.7
Credit Unions -Loans to, Deposits in	53	116	118.2	52	55.7-
Other Investments	1,305	1,657	27.0	1,797	8.4
Loans Held for Sale	N/A	N/A		344	
<b>TOTAL LOANS OUTSTANDING</b>	50,036	51,875	3.7	52,659	1.5
Unsecured Credit Card Loans	3,621	3,559	1.7-	3,218	9.6-
All Other Unsecured Loans	2,550	2,322	8.9-	2,158	7.1-
New Vehicle Loans	9,110	8,744	4.0-	8,483	3.0-
Used Vehicle Loans	10,402	11,794	13.4	12,582	6.7
First Mortgage Real Estate Loans	14,262	15,146	6.2	15,476	2.2
Other Real Estate Loans	6,678	6,940	3.9	7,195	3.7
Leases Receivable	347	361	4.0	384	6.4
All Other Loans/Lines of Credit /1	2,724	2,722	0.1-	3,162	16.2
Other Loans /1	344	287	16.5-	N/A	
Allowance For Loan Losses	424	443	4.4	468	5.7
Other Real Estate Owned	24	17	30.9-	24	42.1
Land and Building	1,252	1,392	11.2	1,545	11.0
Other Fixed Assets	357	377	5.5	395	4.7
NCUSIF Capitalization Deposit	555	605	9.0	637	5.2
Other Assets	848	943	11.2	913	3.3-
<b>TOTAL ASSETS</b>	69,769	77,454	11.0	80,919	4.5
<b>LIABILITIES</b>					
Total Borrowings	855	633	26.0-	806	27.3
Accrued Dividends/Interest Payable	89	68	24.1-	44	34.4-
Acct Payable and Other Liabilities	518	599	15.6	625	4.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	1,462	1,299	11.2-	1,475	13.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	60,542	67,784	12.0	70,702	4.3
Share Drafts	8,773	9,043	3.1	9,313	3.0
Regular Shares	17,656	20,069	13.7	21,621	7.7
Money Market Shares	9,492	12,663	33.4	14,665	15.8
Share Certificates/CDs	18,165	19,126	5.3	18,123	5.2-
IRA/Keogh Accounts	5,558	5,991	7.8	6,054	1.0
All Other Shares and Member Deposits	812	810	0.3-	844	4.3
Non-Member Deposits	86	84	2.9-	82	2.0-
Regular Reserves	2,423	2,510	3.6	2,506	0.2-
APPR. For Non-Conf. Invest.	13	15	11.7	15	1.2-
Accum. Unrealized G/L on A-F-S	16	87	456.7	121	37.9
Other Reserves	603	695	15.3	655	5.8-
Undivided Earnings	4,710	5,063	7.5	5,445	7.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	7,765	8,371	7.8	8,741	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	69,769	77,454	11.0	80,919	4.5

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	67	91	35.8	109	19.8
<b>Cash &amp; Equivalents</b>	4,701	7,198	53.1	8,518	18.3
<b>TOTAL INVESTMENTS</b>	14,763	23,036	56.0	31,763	37.9
U.S. Government Obligations	1,034	299	71.1-	193	35.5-
Federal Agency Securities	8,469	14,339	69.3	19,572	36.5
Mutual Fund & Common Trusts	733	1,073	46.5	1,043	2.8-
MCSD and PIC at Corporate CU	236	335	41.9	449	33.8
All Other Corporate Credit Union	2,118	3,991	88.5	7,372	84.7
Commercial Banks, S&Ls	532	1,034	94.4	1,308	26.5
Credit Unions -Loans to, Deposits in	181	343	89.2	28	91.8-
Other Investments	1,460	1,620	11.0	1,798	11.0
Loans Held for Sale	N/A	N/A		504	
<b>TOTAL LOANS OUTSTANDING</b>	48,088	64,016	33.1	73,559	14.9
Unsecured Credit Card Loans	3,304	3,937	19.1	4,261	8.2
All Other Unsecured Loans	3,076	3,451	12.2	3,430	0.6-
New Vehicle Loans	8,682	11,148	28.4	12,238	9.8
Used Vehicle Loans	8,175	11,286	38.1	13,505	19.7
First Mortgage Real Estate Loans	15,965	23,108	44.7	27,570	19.3
Other Real Estate Loans	6,540	7,934	21.3	9,275	16.9
Leases Receivable	256	448	74.9	543	21.1
All Other Loans/Lines of Credit /1	1,752	2,233	27.4	2,736	22.5
Other Loans /1	337	471	39.8	N/A	
Allowance For Loan Losses	415	527	27.0	621	17.9
Other Real Estate Owned	6	13	98.5	15	16.0
Land and Building	831	1,144	37.6	1,433	25.3
Other Fixed Assets	304	421	38.7	525	24.5
NCUSIF Capitalization Deposit	530	730	37.8	873	19.5
Other Assets	742	1,076	45.1	1,424	32.4
<b>TOTAL ASSETS</b>	69,550	97,107	39.6	117,991	21.5
<b>LIABILITIES</b>					
Total Borrowings	893	1,605	79.8	2,688	67.5
Accrued Dividends/Interest Payable	146	145	0.5-	102	29.3-
Acct Payable and Other Liabilities	1,126	1,093	2.9-	1,302	19.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2,164	2,843	31.4	4,093	44.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	60,206	84,612	40.5	102,072	20.6
Share Drafts	7,879	10,283	30.5	11,964	16.4
Regular Shares	19,031	25,826	35.7	32,735	26.8
Money Market Shares	9,443	15,678	66.0	21,043	34.2
Share Certificates/CDs	16,431	23,341	42.1	25,722	10.2
IRA/Keogh Accounts	6,512	8,301	27.5	9,661	16.4
All Other Shares and Member Deposits	524	810	54.7	736	9.1-
Non-Member Deposits	385	372	3.4-	210	43.5-
Regular Reserves	2,174	2,904	33.5	3,324	14.5
APPR. For Non-Conf. Invest.	3	4	28.3	4	20.9
Accum. Unrealized G/L on A-F-S	-18	100	669.8	198	97.8
Other Reserves	928	1,112	19.9	1,534	37.9
Undivided Earnings	4,092	5,533	35.2	6,767	22.3
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	7,179	9,653	34.4	11,826	22.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	69,550	97,107	39.6	117,991	21.5

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	858	745	13.2-	652	12.5-
<b>INTEREST INCOME</b>					
Interest on Loans	48	39	18.4-	31	20.7-
(Less) Interest Refund	0*	0*	46.4-	0*	69.1-
Income from Investments	15	10	33.7-	5	46.3-
Trading Profits and Losses	-0*	0*	1,478.0	0*	46.9-
<b>TOTAL INTEREST INCOME</b>	<b>62</b>	<b>49</b>	<b>21.9-</b>	<b>36</b>	<b>25.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	23	17	24.1-	11	37.0-
Interest on Deposits	0*	0*	16.6-	0*	38.3-
Interest on Borrowed Money	0*	0*	54.8-	0*	65.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>24</b>	<b>18</b>	<b>24.0-</b>	<b>11</b>	<b>37.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>1.9-</b>	<b>3</b>	<b>16.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>35</b>	<b>27</b>	<b>22.6-</b>	<b>22</b>	<b>19.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	1	2.6-	1	12.8-
Other Operating Income	0*	0*	22.5-	0*	19.4
Gain (Loss) on Investments	-0*	0*	206.3	-0*	108.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	10.5	0*	2,818.4
Other Non-Oper Income (Expense)	0*	1	135.5	0*	32.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>20.5</b>	<b>3</b>	<b>13.0-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	13	11.9-	11	14.3-
Travel and Conference Expense	0*	0*	22.5-	0*	24.3-
Office Occupancy Expense	1	1	11.2-	1	16.8-
Office Operations Expense	6	5	12.7-	4	17.8-
Educational & Promotional Expense	0*	0*	5.7-	0*	21.5-
Loan Servicing Expense	0*	0*	20.3-	0*	12.2-
Professional and Outside Services	2	2	13.8-	2	6.6-
Member Insurance	3	3	18.3-	2	21.2-
Operating Fees	0*	0*	7.2-	0*	13.0-
Miscellaneous Operating Expenses	2	2	0.4	2	26.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>32</b>	<b>28</b>	<b>12.1-</b>	<b>24</b>	<b>16.4-</b>
<b>NET INCOME</b>	<b>5</b>	<b>2</b>	<b>61.2-</b>	<b>1</b>	<b>47.7-</b>
Transfer to Regular Reserve	0*	0*	23.9-	0*	42.5-

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	1,247	1,170	6.2-	1,111	5.0-
<b>INTEREST INCOME</b>					
Interest on Loans	388	353	9.0-	295	16.4-
(Less) Interest Refund	1	0*	12.4-	0*	8.7-
Income from Investments	116	89	22.6-	63	29.1-
Trading Profits and Losses	0*	0*	99.9-	-0*	23,346.8-
<b>TOTAL INTEREST INCOME</b>	<b>503</b>	<b>442</b>	<b>12.2-</b>	<b>358</b>	<b>19.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	189	163	13.4-	105	36.0-
Interest on Deposits	22	22	0.7-	15	30.2-
Interest on Borrowed Money	1	2	14.4	0*	89.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>212</b>	<b>187</b>	<b>11.9-</b>	<b>120</b>	<b>35.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>22</b>	<b>22</b>	<b>1.9</b>	<b>22</b>	<b>2.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>269</b>	<b>233</b>	<b>13.6-</b>	<b>216</b>	<b>7.1-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	30	3.0-	30	1.1
Other Operating Income	9	9	2.1-	7	17.4-
Gain (Loss) on Investments	-0*	-0*	41.3	-0*	907.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,476.9	0*	27.3-
Other Non-Oper Income (Expense)	1	2	66.4	1	45.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>41</b>	<b>0.1-</b>	<b>38</b>	<b>6.7-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	127	118	6.9-	111	6.0-
Travel and Conference Expense	4	3	7.9-	3	12.5-
Office Occupancy Expense	14	13	3.8-	12	9.3-
Office Operations Expense	49	45	7.5-	43	4.5-
Educational & Promotional Expense	4	4	2.9-	3	15.2-
Loan Servicing Expense	7	7	9.3-	6	5.5-
Professional and Outside Services	21	20	8.1-	19	4.5-
Member Insurance	12	11	12.4-	9	10.5-
Operating Fees	4	4	4.3-	4	4.0-
Miscellaneous Operating Expenses	12	11	7.5-	10	7.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>254</b>	<b>235</b>	<b>7.2-</b>	<b>221</b>	<b>6.2-</b>
<b>NET INCOME</b>	<b>56</b>	<b>38</b>	<b>32.4-</b>	<b>33</b>	<b>12.0-</b>
Transfer to Regular Reserve	11	10	10.8-	7	32.4-

\* Amount Less than + or - 1 Million

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	1,180	1,206	2.2	1,170	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,620	1,580	2.5-	1,366	13.5-
(Less) Interest Refund	2	1	34.5-	1	3.5
Income from Investments	437	391	10.7-	304	22.1-
Trading Profits and Losses	0*	0*	78.3-	0*	528.3
<b>TOTAL INTEREST INCOME</b>	<b>2,055</b>	<b>1,969</b>	<b>4.2-</b>	<b>1,669</b>	<b>15.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	718	678	5.5-	458	32.5-
Interest on Deposits	173	181	4.6	115	36.6-
Interest on Borrowed Money	9	2	72.9-	1	55.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>900</b>	<b>861</b>	<b>4.3-</b>	<b>574</b>	<b>33.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>87</b>	<b>96</b>	<b>10.8</b>	<b>94</b>	<b>2.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,069</b>	<b>1,011</b>	<b>5.4-</b>	<b>1,002</b>	<b>0.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	184	193	5.1	190	1.6-
Other Operating Income	54	60	12.1	59	2.4-
Gain (Loss) on Investments	-1	0*	177.1	-1	247.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	48.7	1	102.9
Other Non-Oper Income (Expense)	1	2	35.5	0*	62.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>239</b>	<b>257</b>	<b>7.8</b>	<b>250</b>	<b>2.9-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	513	522	1.9	504	3.4-
Travel and Conference Expense	19	18	7.2-	17	6.3-
Office Occupancy Expense	69	71	3.2	68	4.2-
Office Operations Expense	227	227	0.2-	215	5.2-
Educational & Promotional Expense	31	30	3.8-	29	0.2-
Loan Servicing Expense	47	47	0.2	47	1.3
Professional and Outside Services	106	106	0.7	105	0.9-
Member Insurance	21	20	1.3-	18	11.2-
Operating Fees	9	9	0.5	9	3.1-
Miscellaneous Operating Expenses	34	34	0.6	36	5.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,074</b>	<b>1,084</b>	<b>0.9</b>	<b>1,049</b>	<b>3.2-</b>
<b>NET INCOME</b>	<b>233</b>	<b>185</b>	<b>20.7-</b>	<b>203</b>	<b>9.8</b>
Transfer to Regular Reserve	56	46	17.2-	41	11.6-

\* Amount Less than + or - 1 Million

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	301	290	3.7-	310	6.9
<b>INTEREST INCOME</b>					
Interest on Loans	1,267	1,145	9.6-	1,076	6.0-
(Less) Interest Refund	1	0*	16.8-	0*	12.4-
Income from Investments	298	256	14.2-	222	13.5-
Trading Profits and Losses	0*	0*	439.4	-0*	260.5-
<b>TOTAL INTEREST INCOME</b>	<b>1,564</b>	<b>1,400</b>	<b>10.5-</b>	<b>1,296</b>	<b>7.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	533	469	12.0-	322	31.4-
Interest on Deposits	169	164	2.9-	132	19.8-
Interest on Borrowed Money	12	4	61.1-	3	29.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>714</b>	<b>638</b>	<b>10.6-</b>	<b>457</b>	<b>28.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>64</b>	<b>64</b>	<b>0.2-</b>	<b>77</b>	<b>20.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>787</b>	<b>698</b>	<b>11.2-</b>	<b>763</b>	<b>9.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	147	142	3.4-	155	8.7
Other Operating Income	56	59	5.2	58	1.2-
Gain (Loss) on Investments	0*	2	634.2	-3	265.8-
Gain (Loss) on Disp of Fixed Assets	1	0*	73.7-	2	395.7
Other Non-Oper Income (Expense)	4	2	51.1-	1	35.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>209</b>	<b>205</b>	<b>1.5-</b>	<b>212</b>	<b>3.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	382	362	5.1-	387	6.9
Travel and Conference Expense	14	13	10.4-	14	10.7
Office Occupancy Expense	56	53	4.9-	54	2.0
Office Operations Expense	175	162	7.4-	173	6.7
Educational & Promotional Expense	29	27	6.7-	29	4.6
Loan Servicing Expense	41	37	10.3-	41	9.5
Professional and Outside Services	64	63	2.8-	67	7.2
Member Insurance	8	7	9.6-	9	13.7
Operating Fees	5	5	12.5-	5	6.5
Miscellaneous Operating Expenses	25	22	9.3-	25	13.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>801</b>	<b>752</b>	<b>6.1-</b>	<b>804</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>195</b>	<b>152</b>	<b>22.0-</b>	<b>171</b>	<b>12.7</b>
Transfer to Regular Reserve	59	37	37.0-	30	19.3-

\* Amount Less than + or - 1 Million

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	327	364	11.3	383	5.2
<b>INTEREST INCOME</b>					
Interest on Loans	4,037	4,163	3.1	3,935	5.5-
(Less) Interest Refund	2	2	16.6-	2	2.4-
Income from Investments	946	956	1.0	774	19.0-
Trading Profits and Losses	-0*	-0*	85.1	-0*	70.2-
<b>TOTAL INTEREST INCOME</b>	<b>4,980</b>	<b>5,117</b>	<b>2.7</b>	<b>4,707</b>	<b>8.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,671	1,644	1.6-	1,154	29.8-
Interest on Deposits	651	723	11.1	517	28.5-
Interest on Borrowed Money	60	33	44.7-	33	2.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>2,382</b>	<b>2,401</b>	<b>0.8</b>	<b>1,704</b>	<b>29.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>235</b>	<b>255</b>	<b>8.7</b>	<b>316</b>	<b>23.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,364</b>	<b>2,461</b>	<b>4.1</b>	<b>2,688</b>	<b>9.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	518	611	18.0	680	11.3
Other Operating Income	212	238	12.1	253	6.2
Gain (Loss) on Investments	-4	6	243.8	1	82.5-
Gain (Loss) on Disp of Fixed Assets	10	2	84.0-	11	549.9
Other Non-Oper Income (Expense)	7	10	50.8	13	25.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>742</b>	<b>867</b>	<b>16.8</b>	<b>957</b>	<b>10.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,204	1,316	9.3	1,414	7.5
Travel and Conference Expense	42	43	1.3	44	3.3
Office Occupancy Expense	165	181	9.8	192	6.4
Office Operations Expense	540	577	6.8	604	4.8
Educational & Promotional Expense	98	103	5.6	112	8.4
Loan Servicing Expense	129	146	13.2	164	12.6
Professional and Outside Services	160	180	12.3	199	10.7
Member Insurance	13	14	9.9	12	14.0-
Operating Fees	12	12	3.0	13	10.1
Miscellaneous Operating Expenses	71	75	6.5	78	2.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,432</b>	<b>2,647</b>	<b>8.8</b>	<b>2,833</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>673</b>	<b>681</b>	<b>1.1</b>	<b>811</b>	<b>19.2</b>
Transfer to Regular Reserve	224	160	28.9-	151	5.3-

\* Amount Less than + or - 1 Million

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	67	91	35.8	109	19.8
<b>INTEREST INCOME</b>					
Interest on Loans	3,669	4,847	32.1	5,174	6.8
(Less) Interest Refund	7	8	26.8	9	8.8
Income from Investments	1,071	1,303	21.6	1,251	4.0-
Trading Profits and Losses	0*	30	5,416.8	-2	108.1-
<b>TOTAL INTEREST INCOME</b>	<b>4,734</b>	<b>6,171</b>	<b>30.4</b>	<b>6,413</b>	<b>3.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,123	2,563	20.7	1,972	23.1-
Interest on Deposits	441	656	48.8	665	1.3
Interest on Borrowed Money	65	77	18.4	101	32.4
<b>TOTAL INTEREST EXPENSE</b>	<b>2,629</b>	<b>3,296</b>	<b>25.4</b>	<b>2,738</b>	<b>16.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>197</b>	<b>313</b>	<b>58.9</b>	<b>419</b>	<b>34.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,908</b>	<b>2,562</b>	<b>34.3</b>	<b>3,256</b>	<b>27.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	411	634	54.3	786	24.0
Other Operating Income	191	271	41.7	374	37.9
Gain (Loss) on Investments	-8	30	480.8	39	30.9
Gain (Loss) on Disp of Fixed Assets	10	40	298.8	12	70.3-
Other Non-Oper Income (Expense)	6	22	241.8	26	19.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>611</b>	<b>997</b>	<b>63.2</b>	<b>1,237</b>	<b>24.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	892	1,251	40.3	1,542	23.2
Travel and Conference Expense	24	32	36.5	40	21.8
Office Occupancy Expense	135	186	38.1	230	23.8
Office Operations Expense	424	599	41.2	702	17.2
Educational & Promotional Expense	66	98	48.4	115	17.6
Loan Servicing Expense	95	126	31.8	161	28.5
Professional and Outside Services	110	155	40.4	202	30.3
Member Insurance	6	7	17.4	8	4.8
Operating Fees	6	8	34.5	11	27.8
Miscellaneous Operating Expenses	64	96	50.2	122	27.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,823</b>	<b>2,558</b>	<b>40.4</b>	<b>3,132</b>	<b>22.4</b>
<b>NET INCOME</b>	<b>696</b>	<b>1,001</b>	<b>43.7</b>	<b>1,361</b>	<b>36.1</b>
Transfer to Regular Reserve	336	334	0.7-	333	0.3-

\* Amount Less than + or - 1 Million

**TABLE 21  
FEDERALLY INSURED STATE CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	4,181	268	6.41	-22,760
1999	4,065	285	7.01	-29,621
2000	3,980	232	5.83	-19,425
2001	3,866	372	9.62	-31,352
2002	3,735	373	9.99	-49,960

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	157	126,427,396	-2,194,250	20,289,065
2 Million To 10 Million	133	686,796,765	-7,516,648	85,968,732
10 Million To 50 Million	64	1,537,139,609	-15,495,914	168,752,170
50 Million And Over	10	763,777,057	-8,459,610	69,369,211
<b>Total</b>	<b>364</b>	<b>3,114,140,827</b>	<b>-33,666,422</b>	<b>344,379,178</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total *</b>
1998	918	2,394	759	100	8	4,179
1999	849	2,249	845	107	8	4,058
2000	915	2,238	750	70	3	3,976
2001	970	2,120	687	84	2	3,863
2002	857	2,062	726	88	2	3,735

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	108	2.58	986,974,939	0.72
1999	115	2.83	1,098,657,258	0.73
2000	73	1.83	536,461,075	0.32
2001	86	2.22	1,046,829,781	0.52
2002	90	2.41	2,018,611,355	0.91

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	9,789,739,749
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	4,402,352,372
3	THE GOLDEN 1	3	SACRAMENTO	CA	1933	4,275,123,730
4	UNITED AIRLINES EMPLOYEES'	4	CHICAGO	IL	1935	4,138,195,353
5	VYSTAR	8	JACKSONVILLE	FL	1952	2,464,328,793
6	STAR ONE	7	SUNNYVALE	CA	1956	2,413,428,532
7	AMERICA FIRST	9	OGDEN	UT	1939	2,387,320,136
8	CITIZENS EQUITY FIRST	6	PEORIA	IL	1937	2,383,525,888
9	DELTA EMPLOYEES	10	ATLANTA	GA	1940	2,300,104,261
10	WESCOM	11	PASADENA	CA	1934	2,267,144,368
11	SAN DIEGO COUNTY	13	SAN DIEGO	CA	1938	2,083,802,521
12	PENNSYLVANIA STATE EMPLOYEES	12	HARRISBURG	PA	1933	1,974,219,256
13	EASTERN FINANCIAL FLORIDA	14	MIRRAMAR	FL	1937	1,474,833,677
14	CREDIT UNION OF TEXAS	26	DALLAS	TX	1931	1,362,792,964
15	ATLANTA POSTAL	16	ATLANTA	GA	1943	1,330,897,878
16	BELLCO	15	GREENWOOD VILLA	CO	1936	1,310,247,358
17	PORTLAND TEACHERS	17	PORTLAND	OR	1932	1,296,271,075
18	STATE EMPLOYEES CU OF MARYLAND, IN	21	LINTHICUM	MD	1951	1,280,395,085
19	FIRST TECHNOLOGY	34	BEAVERTON	OR	1952	1,276,025,125
20	TRAVIS	19	VACAVILLE	CA	1951	1,211,748,471
21	NORTH ISLAND FINANCIAL	22	SAN DIEGO	CA	1940	1,201,870,106
22	TEXANS	20	RICHARDSON	TX	1953	1,177,234,360
23	EASTMAN	25	KINGSPORT	TN	1934	1,172,218,444
24	TEACHERS	27	SOUTH BEND	IN	1931	1,162,224,055
25	COMMUNITY	23	PLANO	TX	1952	1,161,304,012
26	COMMUNITY AMERICA	18	KANSAS CITY	MO	1940	1,160,667,572
27	PROVIDENT	24	REDWOOD CITY	CA	1950	1,135,793,190
28	MOUNTAIN AMERICA	28	SALT LAKE CITY	UT	1936	1,102,105,207
29	MUNICIPAL	30	NEW YORK	NY	1917	1,051,984,870
30	TECHNOLOGY	32	SAN JOSE	CA	1960	1,041,877,431
31	THE CALIFORNIA	29	GLENDALE	CA	1933	1,024,821,081
32	VIRGINIA CREDIT UNION, INC.,	33	RICHMOND	VA	1928	1,019,166,252
33	BROCKTON	35	BROCKTON	MA	1917	1,011,734,843
34	OMNIAMERICAN	42	FORT WORTH	TX	1956	1,003,871,854
35	APCO EMPLOYEES	40	BIRMINGHAM	AL	1953	979,735,246
36	SAFE	37	NORTH HIGHLANDS	CA	1940	973,249,558
37	SCHOOLS FINANCIAL	31	SACRAMENTO	CA	1934	972,153,093
38	CONNECTICUT STATE EMPLOYEES	43	HARTFORD	CT	1946	970,098,323
39	SPACE COAST	38	MELBOURNE	FL	1951	964,768,573
40	EDUCATIONAL EMPLOYEES	44	FRESNO	CA	1934	956,943,046
41	GEORGIA TELCO	36	ATLANTA	GA	1934	929,953,639
42	FIRST COMMUNITY	41	ELLISVILLE	MO	1934	927,871,266
43	WASHINGTON STATE EMPLOYEES	39	OLYMPIA	WA	1957	918,262,403
44	REDWOOD	51	SANTA ROSA	CA	1950	874,384,520
45	GOVERNMENT EMPLOYEES CU OF EL PASO	48	EL PASO,	TX	1932	864,369,544
46	PACIFIC SERVICE	47	WALNUT CREEK	CA	1936	861,317,413
47	ARIZONA STATE SAVINGS & CREDIT UNIO	45	PHOENIX	AZ	1972	852,181,802
48	FAIRWINDS	49	ORLANDO	FL	1949	845,110,586
49	MERIWEST	46	SAN JOSE	CA	1961	840,924,659
50	WRIGHT-PATT	53	FAIRBORN	OH	1932	835,461,235
51	DOW CHEMICAL EMPLOYEES'	50	MIDLAND	MI	1937	833,946,106
52	PREMIER AMERICA	52	CHATSWORTH	CA	1957	810,137,148
53	CREDIT UNION CENTRAL FALLS	56	CENTRAL FALLS	RI	1915	801,934,515
54	BAXTER	57	VERNON HILLS	IL	1980	762,057,715

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
55	JOHN DEERE COMMUNITY	60	WATERLOO	IA	1934	759,270,958
56	NEWPORT NEWS SHIPBUILDING EMPLOYEES	58	NEWPORT NEWS	VA	1928	753,515,748
57	SERVICE	59	PORTSMOUTH	NH	1957	753,162,068
58	TEXAS DOW EMPLOYEES	55	LAKE JACKSON	TX	1954	726,424,203
59	INDIANA MEMBERS	63	INDIANAPOLIS	IN	1956	720,042,677
60	LBS FINANCIAL	62	LONG BEACH	CA	1935	718,149,109
61	PHILADELPHIA TELCO	61	TREVOSE	PA	1939	713,579,555
62	LANDMARK	66	NEW BERLIN	WI	1933	697,912,163
63	MUNICIPAL EMPL.CREDIT UNION OF BALTIMORE	68	BALTIMORE	MD	1936	691,058,684
64	ASSOCIATED CREDIT UNION	64	NORCROSS	GA	1930	685,828,144
65	PAWTUCKET	65	PAWTUCKET	RI	1962	683,897,381
66	ARROWHEAD CENTRAL	72	SAN BERNARDINO	CA	1949	683,570,509
67	AMERICAN ELECTRONICS ASSOCIATION	54	SUNNYVALE	CA	1979	679,843,293
68	CALIFORNIA COAST	67	SAN DIEGO	CA	1929	670,449,914
69	LAKE MICHIGAN	84	GRAND RAPIDS	MI	1933	667,686,675
70	EDUCATIONAL COMMUNITY	74	JACKSONVILLE	FL	1961	653,749,633
71	FIRST FUTURE	71	SAN DIEGO	CA	1939	651,356,795
72	CREDIT UNION ONE	73	FERNDALE	MI	1938	647,815,561
73	FORUM	81	INDIANAPOLIS	IN	1941	636,295,789
74	MELROSE	70	WOODSIDE	NY	1922	633,511,022
75	UNIVERSITY & STATE EMPLOYEES	77	SAN DIEGO	CA	1936	632,439,263
76	COLORADO STATE EMPLOYEES	76	DENVER	CO	1934	611,898,542
77	ANHEUSER-BUSCH EMPLOYEES	75	ST. LOUIS	MO	1939	607,790,183
78	ORANGE COUNTY'S	78	SANTA ANA	CA	1938	604,041,126
79	TULSA TEACHERS	82	TULSA	OK	1934	596,657,185
80	FORT WORTH COMMUNITY	83	BEDFORD	TX	1940	596,572,702
81	STATE EMPLOYEES	80	LANSING	MI	1952	594,760,182
82	UNIVERSITY OF WISCONSIN	90	MADISON	WI	1931	592,245,776
83	ROYAL	69	EAU CLAIRE	WI	1964	589,410,630
84	1ST UNITED SERVICES	87	PLEASANTON	CA	1932	589,293,040
85	MOTOROLA EMPLOYEES CREDIT UNION - V	79	SCOTTSDALE	AZ	1952	586,565,193
86	TROPICAL FINANCIAL	88	MIAMI	FL	1935	585,504,950
87	OREGON TELCO COMMUNITY	85	PORTLAND	OR	1937	572,567,112
88	EDUCATORS	97	RACINE	WI	1937	569,397,203
89	U-LANE-O	92	EUGENE	OR	1981	563,504,981
90	ST. ANNE'S OF FALL RIVER	96	FALL RIVER	MA	1936	557,802,296
91	SCHOOL EMPLOYEES OF WASHINGTON	101	SEATTLE	WA	1936	555,638,115
92	JEANNE D'ARC	100	LOWELL	MA	1911	549,305,005
93	SPOKANE TEACHERS	98	LIBERTY LAKE	WA	1934	548,820,854
94	FINANCIAL PARTNERS	86	DOWNEY	CA	1937	546,961,104
95	TELEPHONE WORKERS'	95	BOSTON	MA	1917	542,363,679
96	COLUMBIA COMMUNITY	102	VANCOUVER	WA	1952	539,942,707
97	AMERICAN FIRST	93	LA HABRA	CA	1989	539,530,064
98	FIRST FINANCIAL	89	WEST COVINA	CA	1974	538,488,250
99	COMMONWEALTH	91	FRANKFORT	KY	1951	537,960,631
100	CAMPUS USA	106	GAINESVILLE	FL	1935	533,999,872

**CREDIT UNION TABLES  
BY STATE**

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210-1774 (800)292-6242	AL	980,083,739	62,433,798	-12.42	209
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	1,132,848,758	50,716,498	21.29	65
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	21,117,961,298	1,318,842,700	24.24	1067
68182	SUN CORP KENEALY, ERIC J. 11080 CIRCLE POINT ROAD, SUITE 500 WESTMINSTER, CO 80020 (720)540-4600	CO	2,523,347,722	138,117,142	17.07	556
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID E P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,365,462,723	71,102,971	33.47	172
22328	SOUTHEAST CORPORATE BIRDWELL, BILL P. O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	2,988,825,256	179,608,133	15.85	436
60237	GEORGIA CENTRAL MOORE, GREG 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	1,231,873,621	81,178,012	5.87	218
23230	PACIFIC CORPORATE YAMASAKI, RAND N 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819 (808)842-6173	HI	492,980,174	32,220,666	22.20	102
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P. O. BOX 8388 DES MOINES, IA 50301 (515)226-9999	IA	365,601,332	24,601,368	-9.44	181

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22253	MID-STATES CORPORATE PRETER, DAVID 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	4,056,586,548	283,795,182	17.45	829
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	437,932,984	35,681,266	36.59	129
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	434,982,636	32,083,432	0.59	126
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	171,535,837	11,982,043	17.22	205
23254	EASTERN CORPORATE MELCHIONDA, JANE C P. O. BOX 2366 WOBURN, MA 01888 (781)933-9950	MA	1,462,832,981	89,565,729	17.73	302
67807	CENTRAL CREDIT UNION FUND, INC. EMILE BONNEAU 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	321,217,439	17,151,543	8.76	215
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	531,168,275	37,837,373	14.88	197
68060	CENTRAL CORPORATE WILLIAM WALBY P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	2,838,936,846	204,690,925	-0.69	471
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS P. O. BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	751,381,634	46,736,325	-11.65	204

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-0555	MO	734,203,581	61,452,848	-7.75	179
<u>85752</u>	TREASURE STATE CORPORATE CU MILLER, BRAD L 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	244,154,477	15,193,869	1.21	87
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	2,351,216,848	116,692,969	13.34	256
24647	MIDWEST CORPORATE WOLF, DOUG P. O. BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	207,618,251	11,382,498	-0.86	71
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	7,661,949	1,412,908	43.12	28
22671	EMPIRE CORPORATE HERBST, JOSEPH P P.O. BOX 15021 ALBANY, NY 12212-5021 (518)292-3800	NY	4,369,629,999	317,700,100	17.58	1085
24635	CORPORATE ONE FCU BUTKE, LEE C PO BOX 2770 COLUMBUS, OH 43216 (614)825-9200	OH	2,566,829,646	145,162,736	32.40	759
64435	NORTHWEST CORPORATE GARNER, KATHY PO BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	1,207,329,902	95,613,358	14.25	285
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	3,116,997,829	204,795,277	10.20	1118

**Table A  
Corporate Credit Union Data  
December 31, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)377-0444	TN	940,137,447	63,206,969	-4.65	250
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75254-8100 (972)861-3000	TX	7,184,144,847	474,120,567	18.89	1197
22311	VIRGINIA LEAGUE CORPORATE HANSEN, JAMES P.O. BOX 11469 LYNCHBURG, VA 24506 (434)237-9608	VA	1,016,818,710	77,879,326	15.64	259
<u>95658</u>	CORPORATE CENTRAL CREDIT UNION SCHROEDER, MARK P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,536,213,265	131,816,158	19.04	356
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. PO BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	249,413,231	18,286,310	10.43	127
<b>SubTotal</b>			<b>68,937,929,786</b>	<b>4,453,061,001</b>	<b>12.56</b>	<b>11,741</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION KAMPEN, DANIEL R 9701 RENNER BLVD., SUITE 100 LENEXA, KS 66219 (913)661-3800</b>	<b>KS</b>	<b>31,808,418,054</b>	<b>1,714,767,886</b>	<b>8.63</b>	<b>75</b>

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	186	178	4.3-	172	3.4-
<b>Cash &amp; Equivalents</b>	500	907	81.5	1,053	16.2
<b>TOTAL INVESTMENTS</b>	1,807	2,067	14.4	2,475	19.8
U.S. Government Obligations	55	35	36.5-	5	85.8-
Federal Agency Securities	1,096	1,202	9.7	1,765	46.8
Mutual Fund & Common Trusts	179	187	4.2	169	9.4-
MCSD and PIC at Corporate CU	36	43	17.3	44	2.6
All Other Corporate Credit Union	264	358	35.5	188	47.4-
Commercial Banks, S&Ls	146	199	36.4	268	35.1
Credit Unions -Loans to, Deposits in	12	9	21.3-	9	0.9-
Other Investments	18	34	91.4	26	23.3-
<b>TOTAL LOANS OUTSTANDING</b>	4,457	4,431	0.6-	4,536	2.4
Unsecured Credit Card Loans	281	276	1.9-	283	2.5
All Other Unsecured Loans	444	406	8.6-	396	2.4-
New Vehicle Loans	979	912	6.9-	898	1.6-
Used Vehicle Loans	1,122	1,157	3.1	1,226	5.9
First Mortgage Real Estate Loans	1,009	1,103	9.3	1,157	5.0
Other Real Estate Loans	335	305	8.9-	304	0.4-
Leases Receivable	5	5	10.1	6	10.9
All Other Loans/Lines of Credit	277	257	7.0-	267	3.6
Other Loans	5	10	121.9	N/A	
Allowance For Loan Losses	43	41	4.0-	41	0.5-
Other Real Estate Owned	2	4	118.2	4	6.5
Land and Building	124	135	9.2	153	13.1
Other Fixed Assets	27	32	16.0	32	0.6
NCUSIF Capitalization Deposit	58	59	1.0	66	13.0
Other Assets	60	56	5.9-	77	37.2
<b>TOTAL ASSETS</b>	6,990	7,649	9.4	8,361	9.3
<b>LIABILITIES</b>					
Total Borrowings	38	10	74.5-	8	14.1-
Accrued Dividends/Interest Payable	21	13	39.1-	10	26.7-
Acct Payable and Other Liabilities	36	29	18.2-	44	50.5
Uninsured Secondary Capital	0*	0*	170.8	0*	59.0-
<b>TOTAL LIABILITIES</b>	95	52	45.1-	62	18.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,067	6,711	10.6	7,323	9.1
Share Drafts	705	731	3.7	775	6.0
Regular Shares	2,353	2,708	15.1	3,237	19.5
Money Market Shares	564	756	34.0	894	18.2
Share Certificates/CDs	1,770	1,817	2.7	1,627	10.5-
IRA/Keogh Accounts	628	652	3.8	734	12.7
All Other Shares and Member Deposits	37	39	6.1	47	18.3
Non-Member Deposits	10	8	24.5-	9	17.0
Regular Reserves	287	287	0.2	299	4.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	1	114.8	12	739.5
Other Reserves	118	126	6.7	137	9.0
Undivided Earnings	434	471	8.6	527	12.0
<b>TOTAL EQUITY</b>	828	886	6.9	976	10.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,990	7,649	9.4	8,361	9.3

\* Amount Less than + or - 1 Million

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	186	178	4.3-	172	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	375	372	0.8-	355	4.6-
(Less) Interest Refund	1	1	16.1-	2	48.4
Income from Investments	131	125	4.6-	115	7.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>505</b>	<b>496</b>	<b>1.7-</b>	<b>469</b>	<b>5.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	206	203	1.4-	159	21.8-
Interest on Deposits	56	52	7.4-	36	31.7-
Interest on Borrowed Money	3	0*	76.8-	0*	57.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>265</b>	<b>256</b>	<b>3.5-</b>	<b>195</b>	<b>23.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>27</b>	<b>23</b>	<b>13.6-</b>	<b>25</b>	<b>10.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>213</b>	<b>217</b>	<b>2.0</b>	<b>249</b>	<b>14.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	51	13.0	57	13.3
Other Operating Income	17	20	16.2	22	10.0
Gain (Loss) on Investments	-0*	-0*	40.2	0*	210.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	20.1-	0*	103.8
Other Non-Oper Income (Expense)	0*	2	2,604.8	1	27.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>62</b>	<b>72</b>	<b>17.1</b>	<b>82</b>	<b>13.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	107	113	6.3	122	7.3
Travel and Conference Expense	3	3	0.7	3	4.4
Office Occupancy Expense	13	14	6.8	15	10.4
Office Operations Expense	47	49	4.3	55	10.8
Educational & Promotional Expense	6	5	2.6-	6	13.6
Loan Servicing Expense	10	11	5.1	14	34.0
Professional and Outside Services	19	17	7.9-	19	11.1
Member Insurance	5	5	4.8-	5	3.8-
Operating Fees	2	1	12.0-	2	11.9
Miscellaneous Operating Expenses	8	6	21.8-	8	32.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>219</b>	<b>225</b>	<b>2.9</b>	<b>248</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>55</b>	<b>64</b>	<b>15.3</b>	<b>82</b>	<b>28.2</b>
Transfer to Regular Reserve 1/	21	17	18.8-	15	15.5-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	13	13	0.0	13	0.0
<b>Cash &amp; Equivalents</b>	<b>325</b>	<b>364</b>	<b>12.0</b>	<b>196</b>	<b>46.2-</b>
<b>TOTAL INVESTMENTS</b>	<b>598</b>	<b>712</b>	<b>19.1</b>	<b>1,037</b>	<b>45.7</b>
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	516	639	24.0	908	41.9
Mutual Fund & Common Trusts	0*	0*	112.8	0*	85.1
MCSD and PIC at Corporate CU	3	5	89.9	8	46.4
All Other Corporate Credit Union	31	23	26.0-	38	64.0
Commercial Banks, S&Ls	12	22	75.2	27	24.1
Credit Unions -Loans to, Deposits in	0*	0*	1.0	0*	697.0
Other Investments	36	22	38.2-	55	149.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,479</b>	<b>1,680</b>	<b>13.6</b>	<b>1,713</b>	<b>2.0</b>
Unsecured Credit Card Loans	97	97	0.4	93	4.3-
All Other Unsecured Loans	80	75	6.0-	73	2.8-
New Vehicle Loans	281	306	8.7	330	8.0
Used Vehicle Loans	367	418	13.9	494	18.3
First Mortgage Real Estate Loans	191	222	16.2	357	60.7
Other Real Estate Loans	98	112	13.7	129	15.3
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	243	237	2.4-	237	0.1
Other Loans	122	214	74.5	N/A	
Allowance For Loan Losses	15	14	10.8-	15	9.5
Other Real Estate Owned	2	0*	52.3-	0*	4.8
Land and Building	53	60	13.2	61	1.1
Other Fixed Assets	23	21	5.7-	23	4.8
NCUSIF Capitalization Deposit	20	22	14.1	25	12.3
Other Assets	110	130	18.2	139	6.7
<b>TOTAL ASSETS</b>	<b>2,594</b>	<b>2,977</b>	<b>14.8</b>	<b>3,300</b>	<b>10.8</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	17	9,655.6	0*	99.2-
Accrued Dividends/Interest Payable	3	2	20.1-	1	47.5-
Acct Payable and Other Liabilities	28	33	16.2	47	43.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>31</b>	<b>51</b>	<b>66.4</b>	<b>48</b>	<b>6.5-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,338</b>	<b>2,670</b>	<b>14.2</b>	<b>2,958</b>	<b>10.8</b>
Share Drafts	461	494	7.0	556	12.5
Regular Shares	740	865	17.0	1,034	19.5
Money Market Shares	321	501	56.1	625	24.9
Share Certificates/CDs	544	577	5.9	523	9.2-
IRA/Keogh Accounts	184	201	9.5	215	6.9
All Other Shares and Member Deposits	77	14	81.8-	0*	97.8-
Non-Member Deposits	11	19	71.0	4	80.9-
Regular Reserves	65	66	1.9	67	1.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	5	495.2	9	107.3
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	161	185	14.7	217	17.7
<b>TOTAL EQUITY</b>	<b>225</b>	<b>255</b>	<b>13.6</b>	<b>294</b>	<b>15.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,594</b>	<b>2,977</b>	<b>14.8</b>	<b>3,300</b>	<b>10.8</b>

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	122	136	10.7	145	6.7
(Less) Interest Refund	0*	0*	57.2-	0*	100.0-
Income from Investments	46	48	3.4	38	21.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>169</b>	<b>183</b>	<b>8.7</b>	<b>182</b>	<b>0.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	76	83	9.4	61	26.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	96.3-	0*	584.9
<b>TOTAL INTEREST EXPENSE</b>	<b>76</b>	<b>83</b>	<b>8.3</b>	<b>61</b>	<b>26.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>4</b>	<b>40.9-</b>	<b>7</b>	<b>81.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>86</b>	<b>97</b>	<b>12.8</b>	<b>115</b>	<b>18.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	26	22.0	28	7.4
Other Operating Income	15	16	7.2	19	14.7
Gain (Loss) on Investments	-0*	-0*	99.3	0*	124.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	96.1-	0*	80.9-
Other Non-Oper Income (Expense)	0*	0*	94.0	2	236.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>37</b>	<b>43</b>	<b>14.8</b>	<b>48</b>	<b>12.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	57	64	14.0	73	13.6
Travel and Conference Expense	0*	0*	5.4	1	24.6
Office Occupancy Expense	9	9	7.0	10	9.7
Office Operations Expense	26	29	12.7	32	9.4
Educational & Promotional Expense	3	3	5.0	3	6.6
Loan Servicing Expense	3	4	5.2	5	33.5
Professional and Outside Services	3	4	22.0	4	15.9
Member Insurance	0*	0*	61.3	0*	88.9-
Operating Fees	0*	0*	12.6-	0*	20.4
Miscellaneous Operating Expenses	1	2	39.3	0*	47.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>102</b>	<b>116</b>	<b>12.9</b>	<b>129</b>	<b>11.9</b>
<b>NET INCOME</b>	<b>21</b>	<b>24</b>	<b>15.7</b>	<b>34</b>	<b>38.8</b>
Transfer to Regular Reserve 1/	7	1	81.5-	0*	25.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	68	67	1.5-	66	1.5-
<b>Cash &amp; Equivalents</b>	415	763	83.7	860	12.8
<b>TOTAL INVESTMENTS</b>	1,190	1,803	51.6	2,239	24.2
U.S. Government Obligations	38	6	83.4-	1	83.7-
Federal Agency Securities	805	1,185	47.4	1,320	11.4
Mutual Fund & Common Trusts	3	29	1,052.2	63	114.9
MCSD and PIC at Corporate CU	43	45	2.7	46	3.8
All Other Corporate Credit Union	111	225	103.4	489	116.9
Commercial Banks, S&Ls	157	226	43.9	286	26.5
Credit Unions -Loans to, Deposits in	4	58	1,417.9	5	91.7-
Other Investments	30	29	5.4-	29	1.9
<b>TOTAL LOANS OUTSTANDING</b>	4,754	5,128	7.9	5,387	5.0
Unsecured Credit Card Loans	378	322	14.8-	327	1.7
All Other Unsecured Loans	274	267	2.7-	281	5.5
New Vehicle Loans	1,523	1,554	2.0	1,499	3.5-
Used Vehicle Loans	1,227	1,376	12.1	1,519	10.4
First Mortgage Real Estate Loans	485	574	18.4	667	16.3
Other Real Estate Loans	622	780	25.4	882	13.0
Leases Receivable	44	46	3.5	35	24.7-
All Other Loans/Lines of Credit	196	207	5.5	177	14.5-
Other Loans	5	3	39.4-	N/A	
Allowance For Loan Losses	43	54	24.2	57	6.1
Other Real Estate Owned	0*	4	1,528.8	1	63.7-
Land and Building	129	144	11.5	168	16.4
Other Fixed Assets	35	43	24.9	43	0.3
NCUSIF Capitalization Deposit	55	62	14.4	71	13.9
Other Assets	73	91	24.9	98	6.8
<b>TOTAL ASSETS</b>	6,608	7,986	20.9	8,827	10.5
<b>LIABILITIES</b>					
Total Borrowings	77	42	44.8-	83	95.8
Accrued Dividends/Interest Payable	6	6	5.6-	4	24.7-
Acct Payable and Other Liabilities	47	64	37.4	67	3.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	130	113	13.2-	154	36.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,782	7,090	22.6	7,789	9.9
Share Drafts	955	1,012	6.1	1,085	7.2
Regular Shares	1,516	1,678	10.7	1,877	11.8
Money Market Shares	1,405	1,914	36.2	2,428	26.9
Share Certificates/CDs	1,295	1,791	38.3	1,645	8.2-
IRA/Keogh Accounts	500	550	9.9	624	13.5
All Other Shares and Member Deposits	42	47	10.3	48	1.8
Non-Member Deposits	70	97	39.9	83	15.3-
Regular Reserves	188	200	6.3	190	5.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	4	6,803.6	11	159.3
Other Reserves	81	88	8.7	98	11.3
Undivided Earnings	426	491	15.2	585	19.2
<b>TOTAL EQUITY</b>	696	784	12.7	884	12.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,608	7,986	20.9	8,827	10.5

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	68	67	1.5-	66	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	383	430	12.2	423	1.5-
(Less) Interest Refund	3	2	27.5-	2	13.4-
Income from Investments	103	103	0.7-	98	4.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>484</b>	<b>530</b>	<b>9.7</b>	<b>520</b>	<b>2.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	198	221	11.7	170	22.9-
Interest on Deposits	16	20	22.1	13	33.5-
Interest on Borrowed Money	6	1	81.1-	2	30.6
<b>TOTAL INTEREST EXPENSE</b>	<b>220</b>	<b>242</b>	<b>9.9</b>	<b>185</b>	<b>23.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>26</b>	<b>35</b>	<b>32.5</b>	<b>44</b>	<b>26.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>237</b>	<b>253</b>	<b>6.9</b>	<b>291</b>	<b>14.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	53	54	1.3	68	26.7
Other Operating Income	25	42	65.1	38	8.5-
Gain (Loss) on Investments	-0*	1	2,251.6	3	127.3
Gain (Loss) on Disp of Fixed Assets	0*	-0*	178.8-	0*	597.3
Other Non-Oper Income (Expense)	0*	13	1,329.8	1	89.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>80</b>	<b>110</b>	<b>38.0</b>	<b>112</b>	<b>1.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	117	134	14.1	150	11.9
Travel and Conference Expense	3	3	7.2	4	4.1
Office Occupancy Expense	16	19	14.1	20	8.3
Office Operations Expense	63	72	14.9	79	10.2
Educational & Promotional Expense	7	9	22.6	9	7.0
Loan Servicing Expense	16	17	3.4	20	18.6
Professional and Outside Services	14	15	10.1	15	1.2
Member Insurance	1	0*	12.6-	0*	6.7-
Operating Fees	1	1	11.2-	1	17.2
Miscellaneous Operating Expenses	5	6	16.9	7	11.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>244</b>	<b>276</b>	<b>13.4</b>	<b>306</b>	<b>10.7</b>
<b>NET INCOME</b>	<b>73</b>	<b>87</b>	<b>19.4</b>	<b>96</b>	<b>10.8</b>
Transfer to Regular Reserve 1/	22	8	62.6-	2	76.5-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	82	78	4.9-	75	3.8-
<b>Cash &amp; Equivalents</b>	48	113	134.3	115	1.5
<b>TOTAL INVESTMENTS</b>	253	291	15.1	336	15.6
U.S. Government Obligations	12	11	7.0-	12	4.4
Federal Agency Securities	66	102	55.6	127	24.5
Mutual Fund & Common Trusts	12	8	34.1-	3	69.3-
MCSD and PIC at Corporate CU	7	7	1.7	11	70.5
All Other Corporate Credit Union	54	26	52.1-	39	49.5
Commercial Banks, S&Ls	97	133	36.1	143	8.1
Credit Unions -Loans to, Deposits in	4	2	51.6-	0*	64.9-
Other Investments	0*	2	284.9	0*	60.3-
<b>TOTAL LOANS OUTSTANDING</b>	848	856	0.9	883	3.2
Unsecured Credit Card Loans	44	41	6.1-	38	7.0-
All Other Unsecured Loans	63	57	9.6-	56	1.4-
New Vehicle Loans	279	260	6.7-	255	1.8-
Used Vehicle Loans	238	246	3.6	251	2.0
First Mortgage Real Estate Loans	118	136	15.7	158	16.2
Other Real Estate Loans	25	32	28.1	38	19.9
Leases Receivable	0*	0*	43.7-	1	496.4
All Other Loans/Lines of Credit	81	83	2.4	84	2.1
Other Loans	1	0*	79.2-	N/A	
Allowance For Loan Losses	7	8	2.4	8	8.5
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	21	26	23.7	31	16.5
Other Fixed Assets	4	5	16.9	6	17.3
NCUSIF Capitalization Deposit	9	10	8.1	11	8.1
Other Assets	11	17	60.1	16	5.0-
<b>TOTAL ASSETS</b>	1,188	1,311	10.4	1,395	6.4
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	86.9-	0*	24.9
Accrued Dividends/Interest Payable	3	3	13.7-	3	9.3-
Acct Payable and Other Liabilities	4	5	20.1	4	3.3-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	8	8	6.0-	7	4.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,009	1,120	10.9	1,186	5.9
Share Drafts	59	62	6.0	76	22.3
Regular Shares	384	423	10.2	478	12.9
Money Market Shares	115	141	22.6	178	26.0
Share Certificates/CDs	311	334	7.5	315	5.8-
IRA/Keogh Accounts	106	115	8.5	126	9.1
All Other Shares and Member Deposits	29	38	30.5	9	75.5-
Non-Member Deposits	5	6	12.5	4	26.6-
Regular Reserves	44	47	7.5	44	6.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	346.4	1	597.6
Other Reserves	42	43	2.7	44	0.9
Undivided Earnings	84	93	10.4	113	21.6
<b>TOTAL EQUITY</b>	170	183	7.9	202	10.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,188	1,311	10.4	1,395	6.4

\* Amount Less than + or - 1 Million

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	82	78	4.9-	75	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	71	72	1.3	68	5.8-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	17	18	5.8	15	16.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>89</b>	<b>91</b>	<b>2.1</b>	<b>83</b>	<b>8.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	45	44	1.7-	31	29.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	88.9-	0*	52.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>45</b>	<b>44</b>	<b>2.0-</b>	<b>31</b>	<b>29.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>5</b>	<b>0.5-</b>	<b>5</b>	<b>3.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>39</b>	<b>42</b>	<b>7.2</b>	<b>48</b>	<b>13.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	7	22.1	7	6.8
Other Operating Income	3	4	23.3	5	22.0
Gain (Loss) on Investments	-0*	0*	241.0	0*	437.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	411,343.8	0*	67.4-
Other Non-Oper Income (Expense)	0*	0*	22.5-	0*	121.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>11</b>	<b>24.5</b>	<b>13</b>	<b>17.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	17	18	10.3	20	8.6
Travel and Conference Expense	0*	0*	2.9	0*	1.4
Office Occupancy Expense	2	2	15.4	3	21.6
Office Operations Expense	7	8	5.4	9	12.0
Educational & Promotional Expense	1	2	20.2	2	4.0-
Loan Servicing Expense	1	1	4.7	2	20.5
Professional and Outside Services	3	3	1.9	4	7.8
Member Insurance	1	1	13.0-	1	0.2
Operating Fees	0*	0*	1.3-	0*	8.2
Miscellaneous Operating Expenses	1	2	101.5	2	31.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>36</b>	<b>39</b>	<b>10.5</b>	<b>42</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>12</b>	<b>14</b>	<b>9.6</b>	<b>18</b>	<b>34.5</b>
Transfer to Regular Reserve 1/	4	1	75.0-	0*	16.2-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	632	606	4.1-	588	3.0-
<b>Cash &amp; Equivalents</b>	4,152	5,741	38.3	5,956	3.7
<b>TOTAL INVESTMENTS</b>	14,821	19,154	29.2	23,473	22.5
U.S. Government Obligations	528	184	65.2-	137	25.3-
Federal Agency Securities	7,429	9,066	22.0	11,032	21.7
Mutual Fund & Common Trusts	434	566	30.3	366	35.3-
MCSD and PIC at Corporate CU	400	457	14.1	607	32.9
All Other Corporate Credit Union	4,117	6,003	45.8	8,107	35.1
Commercial Banks, S&Ls	1,257	1,723	37.1	2,076	20.5
Credit Unions -Loans to, Deposits in	88	114	29.7	106	7.7-
Other Investments	568	1,042	83.4	1,042	0.0
<b>TOTAL LOANS OUTSTANDING</b>	43,391	47,905	10.4	49,570	3.5
Unsecured Credit Card Loans	3,217	3,146	2.2-	2,888	8.2-
All Other Unsecured Loans	2,096	1,958	6.6-	1,845	5.8-
New Vehicle Loans	8,765	9,259	5.6	9,286	0.3
Used Vehicle Loans	8,939	9,935	11.1	10,542	6.1
First Mortgage Real Estate Loans	12,869	15,574	21.0	17,003	9.2
Other Real Estate Loans	5,431	5,722	5.4	5,881	2.8
Leases Receivable	305	347	13.6	330	5.0-
All Other Loans/Lines of Credit	1,301	1,392	7.0	1,796	29.0
Other Loans	468	572	22.3	N/A	
Allowance For Loan Losses	414	435	5.3	435	0.1-
Other Real Estate Owned	4	7	53.4	3	62.8-
Land and Building	758	818	7.9	953	16.5
Other Fixed Assets	299	341	14.3	381	11.5
NCUSIF Capitalization Deposit	488	558	14.4	603	8.1
Other Assets	856	963	12.5	973	1.1
<b>TOTAL ASSETS</b>	64,356	75,053	16.6	81,609	8.7
<b>LIABILITIES</b>					
Total Borrowings	726	735	1.3	1,028	39.8
Accrued Dividends/Interest Payable	106	88	17.3-	61	30.6-
Acct Payable and Other Liabilities	422	467	10.6	543	16.2
Uninsured Secondary Capital	0*	0*	52.0	0*	35.5
<b>TOTAL LIABILITIES</b>	1,254	1,290	2.9	1,632	26.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	56,175	66,013	17.5	71,532	8.4
Share Drafts	7,312	7,895	8.0	8,349	5.7
Regular Shares	16,028	18,553	15.8	21,392	15.3
Money Market Shares	8,656	11,943	38.0	14,854	24.4
Share Certificates/CDs	17,412	20,179	15.9	19,596	2.9-
IRA/Keogh Accounts	5,753	6,322	9.9	6,473	2.4
All Other Shares and Member Deposits	565	720	27.4	570	20.9-
Non-Member Deposits	450	399	11.2-	298	25.3-
Regular Reserves	1,894	2,115	11.7	2,221	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-29	58	304.0	89	53.6
Other Reserves	654	706	8.0	988	39.8
Undivided Earnings	4,407	4,871	10.5	5,146	5.6
<b>TOTAL EQUITY</b>	6,927	7,751	11.9	8,444	8.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	64,356	75,053	16.6	81,609	8.7

\* Amount Less than + or - 1 Million

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	632	606	4.1-	588	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	3,422	3,775	10.3	3,622	4.0-
(Less) Interest Refund	1	3	104.3	0*	82.6-
Income from Investments	1,110	1,110	0.0	951	14.4-
Trading Profits and Losses	-0*	30	6,069.6	-0*	100.8-
<b>TOTAL INTEREST INCOME</b>	<b>4,531</b>	<b>4,913</b>	<b>8.4</b>	<b>4,573</b>	<b>6.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,139	2,304	7.7	1,612	30.0-
Interest on Deposits	42	73	72.5	81	11.3
Interest on Borrowed Money	54	40	26.5-	44	10.6
<b>TOTAL INTEREST EXPENSE</b>	<b>2,235</b>	<b>2,417</b>	<b>8.1</b>	<b>1,737</b>	<b>28.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>211</b>	<b>252</b>	<b>19.5</b>	<b>276</b>	<b>9.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,085</b>	<b>2,244</b>	<b>7.6</b>	<b>2,560</b>	<b>14.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	377	447	18.5	494	10.5
Other Operating Income	173	200	15.6	238	18.9
Gain (Loss) on Investments	-8	4	153.7	5	27.4
Gain (Loss) on Disp of Fixed Assets	6	45	638.3	10	77.0-
Other Non-Oper Income (Expense)	3	21	551.9	23	7.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>552</b>	<b>717</b>	<b>29.9</b>	<b>770</b>	<b>7.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	964	1,083	12.4	1,188	9.6
Travel and Conference Expense	36	36	0.1-	39	6.5
Office Occupancy Expense	137	152	10.7	166	9.1
Office Operations Expense	466	519	11.4	569	9.6
Educational & Promotional Expense	73	81	11.3	86	5.9
Loan Servicing Expense	108	119	9.9	128	8.3
Professional and Outside Services	124	137	11.0	144	4.9
Member Insurance	6	6	3.0-	6	3.1
Operating Fees	11	10	10.1-	11	11.4
Miscellaneous Operating Expenses	45	53	18.2	58	9.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,969</b>	<b>2,196</b>	<b>11.5</b>	<b>2,394</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>667</b>	<b>765</b>	<b>14.7</b>	<b>935</b>	<b>22.2</b>
Transfer to Regular Reserve <sup>1/</sup>	275	231	16.0-	219	5.4-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	175	168	4.0-	162	3.6-
<b>Cash &amp; Equivalents</b>	569	1,067	87.6	1,147	7.5
<b>TOTAL INVESTMENTS</b>	1,314	1,470	11.9	1,724	17.3
U.S. Government Obligations	35	10	71.5-	7	34.0-
Federal Agency Securities	877	935	6.6	969	3.7
Mutual Fund & Common Trusts	9	12	25.3	80	591.2
MCSD and PIC at Corporate CU	39	40	1.9	43	8.8
All Other Corporate Credit Union	215	251	16.5	331	32.1
Commercial Banks, S&Ls	77	144	88.1	197	36.6
Credit Unions -Loans to, Deposits in	14	20	46.4	11	45.6-
Other Investments	48	58	21.6	85	46.5
<b>TOTAL LOANS OUTSTANDING</b>	6,224	6,822	9.6	7,385	8.3
Unsecured Credit Card Loans	399	338	15.2-	342	1.2
All Other Unsecured Loans	286	273	4.6-	259	5.1-
New Vehicle Loans	1,116	1,152	3.3	1,254	8.8
Used Vehicle Loans	1,595	1,806	13.2	2,017	11.7
First Mortgage Real Estate Loans	1,260	1,564	24.1	1,787	14.3
Other Real Estate Loans	1,306	1,375	5.3	1,402	2.0
Leases Receivable	48	76	59.1	79	4.0
All Other Loans/Lines of Credit	198	210	6.2	244	16.3
Other Loans	18	28	60.2	N/A	
Allowance For Loan Losses	49	52	7.4	65	24.0
Other Real Estate Owned	0*	3	233.7	11	291.3
Land and Building	141	166	17.9	183	10.0
Other Fixed Assets	44	50	14.2	52	5.0
NCUSIF Capitalization Deposit	66	75	13.5	83	10.6
Other Assets	83	99	19.4	103	4.2
<b>TOTAL ASSETS</b>	8,393	9,700	15.6	10,642	9.7
<b>LIABILITIES</b>					
Total Borrowings	66	35	47.1-	42	18.9
Accrued Dividends/Interest Payable	3	3	24.5-	2	26.2-
Acct Payable and Other Liabilities	45	52	14.8	57	10.7
Uninsured Secondary Capital	0*	0*	12.9	0*	25.8
<b>TOTAL LIABILITIES</b>	115	90	22.0-	101	12.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,354	8,577	16.6	9,407	9.7
Share Drafts	1,129	1,238	9.6	1,270	2.6
Regular Shares	1,894	2,156	13.8	2,385	10.6
Money Market Shares	1,322	1,752	32.5	2,159	23.2
Share Certificates/CDs	2,286	2,667	16.6	2,758	3.4
IRA/Keogh Accounts	622	684	9.9	749	9.6
All Other Shares and Member Deposits	60	52	13.2-	57	9.3
Non-Member Deposits	40	29	29.1-	29	1.6
Regular Reserves	258	265	2.8	276	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-8	9	211.0	11	27.2
Other Reserves	2	3	3.5	3	0.5-
Undivided Earnings	671	756	12.7	843	11.5
<b>TOTAL EQUITY</b>	923	1,032	11.8	1,133	9.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,393	9,700	15.6	10,642	9.7

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	175	168	4.0-	162	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	498	537	7.8	542	0.8
(Less) Interest Refund	0*	0*	19.2-	0*	57.0-
Income from Investments	101	102	0.5	81	20.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>599</b>	<b>639</b>	<b>6.6</b>	<b>622</b>	<b>2.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	185	179	3.4-	129	27.5-
Interest on Deposits	83	116	40.0	97	16.7-
Interest on Borrowed Money	7	2	67.7-	2	8.1
<b>TOTAL INTEREST EXPENSE</b>	<b>275</b>	<b>297</b>	<b>8.1</b>	<b>228</b>	<b>23.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>26</b>	<b>33</b>	<b>27.0</b>	<b>53</b>	<b>63.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>299</b>	<b>309</b>	<b>3.4</b>	<b>341</b>	<b>10.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	52	66	26.9	67	2.4
Other Operating Income	24	29	20.8	41	41.8
Gain (Loss) on Investments	-2	0*	114.5	0*	70.6
Gain (Loss) on Disp of Fixed Assets	0*	4	1,938.3	0*	97.6-
Other Non-Oper Income (Expense)	6	4	28.7-	0*	76.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>80</b>	<b>103</b>	<b>28.8</b>	<b>110</b>	<b>6.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	137	154	12.6	173	12.5
Travel and Conference Expense	4	5	0.3	5	3.2
Office Occupancy Expense	18	21	15.4	23	10.9
Office Operations Expense	61	67	10.1	75	12.1
Educational & Promotional Expense	8	9	17.4	10	4.9
Loan Servicing Expense	14	15	8.9	19	27.7
Professional and Outside Services	27	33	23.2	32	3.3-
Member Insurance	3	3	7.2-	3	14.1-
Operating Fees	2	2	12.1-	2	8.2
Miscellaneous Operating Expenses	8	11	40.4	10	12.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>282</b>	<b>320</b>	<b>13.4</b>	<b>351</b>	<b>9.9</b>
<b>NET INCOME</b>	<b>97</b>	<b>93</b>	<b>4.6-</b>	<b>99</b>	<b>6.9</b>
Transfer to Regular Reserve <sup>1/</sup>	34	24	29.7-	21	12.2-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	195	181	7.2-	176	2.8-
<b>Cash &amp; Equivalents</b>	361	554	53.4	699	26.2
<b>TOTAL INVESTMENTS</b>	1,619	1,873	15.7	2,235	19.3
U.S. Government Obligations	8	6	32.9-	8	35.6
Federal Agency Securities	637	666	4.6	694	4.2
Mutual Fund & Common Trusts	1	6	336.6	4	44.8-
MCSD and PIC at Corporate CU	31	34	10.4	37	9.3
All Other Corporate Credit Union	508	591	16.4	827	39.9
Commercial Banks, S&Ls	347	448	29.3	540	20.5
Credit Unions -Loans to, Deposits in	16	19	18.9	19	0.2-
Other Investments	71	102	43.5	107	4.2
<b>TOTAL LOANS OUTSTANDING</b>	2,710	2,884	6.4	2,936	1.8
Unsecured Credit Card Loans	254	263	3.4	250	4.9-
All Other Unsecured Loans	278	255	8.5-	237	6.9-
New Vehicle Loans	450	402	10.8-	360	10.5-
Used Vehicle Loans	399	422	5.6	459	8.8
First Mortgage Real Estate Loans	636	801	25.8	829	3.6
Other Real Estate Loans	605	662	9.5	734	10.9
Leases Receivable	2	2	0.0-	0*	98.5-
All Other Loans/Lines of Credit	80	72	10.4-	67	7.6-
Other Loans	4	6	54.8	N/A	
Allowance For Loan Losses	29	28	4.5-	26	4.9-
Other Real Estate Owned	1	0*	72.5-	0*	13.3-
Land and Building	49	52	5.6	58	11.4
Other Fixed Assets	19	20	1.8	19	4.4-
NCUSIF Capitalization Deposit	40	43	6.8	48	13.0
Other Assets	46	46	0.1	49	7.7
<b>TOTAL ASSETS</b>	4,817	5,444	13.0	6,029	10.7
<b>LIABILITIES</b>					
Total Borrowings	43	50	16.1	32	35.3-
Accrued Dividends/Interest Payable	15	14	8.7-	11	20.6-
Acct Payable and Other Liabilities	24	27	14.1	31	14.1
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	82	91	10.9	74	18.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,178	4,754	13.8	5,306	11.6
Share Drafts	467	498	6.5	516	3.7
Regular Shares	1,941	2,213	14.0	2,516	13.7
Money Market Shares	411	572	39.2	698	22.0
Share Certificates/CDs	938	1,033	10.1	1,100	6.4
IRA/Keogh Accounts	366	388	6.0	401	3.3
All Other Shares and Member Deposits	54	47	11.7-	72	52.5
Non-Member Deposits	0*	4	316.8	4	21.1
Regular Reserves	125	132	5.5	116	12.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	136.0	0*	43.9-
Other Reserves	57	61	8.1	73	18.6
Undivided Earnings	375	405	8.0	459	13.5
<b>TOTAL EQUITY</b>	557	599	7.6	649	8.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,817	5,444	13.0	6,029	10.7

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	195	181	7.2-	176	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	215	225	4.8	218	3.4-
(Less) Interest Refund	0*	0*	32.2-	0*	36.5-
Income from Investments	115	112	2.6-	96	14.7-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>330</b>	<b>337</b>	<b>2.3</b>	<b>313</b>	<b>7.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	150	154	2.8	115	25.2-
Interest on Deposits	0*	0*	3.7	0*	12.4-
Interest on Borrowed Money	2	1	30.8-	2	38.2
<b>TOTAL INTEREST EXPENSE</b>	<b>152</b>	<b>155</b>	<b>2.3</b>	<b>117</b>	<b>24.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>8</b>	<b>3.1-</b>	<b>10</b>	<b>16.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>170</b>	<b>174</b>	<b>2.5</b>	<b>187</b>	<b>7.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	24	11.7	28	16.8
Other Operating Income	10	13	31.4	16	26.4
Gain (Loss) on Investments	-0*	0*	601.1	0*	63.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	141.9-	0*	208.3
Other Non-Oper Income (Expense)	0*	0*	48.8-	0*	7.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>37</b>	<b>17.6</b>	<b>44</b>	<b>19.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	82	89	8.8	96	8.1
Travel and Conference Expense	3	2	14.8-	2	8.4
Office Occupancy Expense	8	9	10.9	10	8.2
Office Operations Expense	34	36	5.8	39	6.5
Educational & Promotional Expense	5	5	2.8	5	4.5
Loan Servicing Expense	7	8	14.7	9	9.3
Professional and Outside Services	10	10	8.0	12	12.4
Member Insurance	3	2	4.2-	3	1.3
Operating Fees	1	0*	18.6-	0*	11.2
Miscellaneous Operating Expenses	5	5	4.8-	5	9.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>157</b>	<b>168</b>	<b>7.0</b>	<b>182</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>44</b>	<b>43</b>	<b>3.0-</b>	<b>49</b>	<b>15.2</b>
Transfer to Regular Reserve 1/	10	5	55.6-	3	42.6-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	41	40	2.4-	40	0.0
<b>Cash &amp; Equivalents</b>	48	108	126.8	119	9.7
<b>TOTAL INVESTMENTS</b>	246	299	21.3	431	44.2
U.S. Government Obligations	9	6	35.1-	4	27.1-
Federal Agency Securities	150	178	18.4	253	42.2
Mutual Fund & Common Trusts	2	13	532.2	22	76.7
MCSD and PIC at Corporate CU	6	6	1.0-	7	29.3
All Other Corporate Credit Union	24	18	26.8-	15	16.7-
Commercial Banks, S&Ls	44	66	49.2	103	55.8
Credit Unions -Loans to, Deposits in	3	1	52.2-	0*	37.3-
Other Investments	8	12	45.1	26	119.7
<b>TOTAL LOANS OUTSTANDING</b>	664	664	0.0-	649	2.2-
Unsecured Credit Card Loans	52	52	0.7	51	1.1-
All Other Unsecured Loans	79	80	1.1	79	1.6-
New Vehicle Loans	132	119	9.8-	104	12.4-
Used Vehicle Loans	96	100	4.5	98	2.1-
First Mortgage Real Estate Loans	110	110	0.0	97	12.1-
Other Real Estate Loans	176	188	6.8	206	9.6
Leases Receivable	0*	0*	54.0-	0*	100.0-
All Other Loans/Lines of Credit	15	11	23.0-	14	21.0
Other Loans	5	3	32.5-	N/A	
Allowance For Loan Losses	6	7	2.3	7	11.5
Other Real Estate Owned	0*	1	1,051.4	0*	98.8-
Land and Building	13	14	9.8	18	24.5
Other Fixed Assets	5	7	55.9	5	33.8-
NCUSIF Capitalization Deposit	8	9	5.9	10	13.0
Other Assets	8	8	10.1	8	0.4-
<b>TOTAL ASSETS</b>	985	1,104	12.1	1,236	11.9
<b>LIABILITIES</b>					
Total Borrowings	6	0*	96.7-	0*	100.0-
Accrued Dividends/Interest Payable	3	3	3.9	2	18.8-
Acct Payable and Other Liabilities	5	6	27.0	5	19.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	13	9	34.5-	7	21.3-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	861	972	13.0	1,094	12.5
Share Drafts	80	88	10.2	99	12.5
Regular Shares	397	449	13.3	541	20.5
Money Market Shares	99	103	3.9	111	8.4
Share Certificates/CDs	202	245	21.7	250	2.0
IRA/Keogh Accounts	64	68	7.4	79	15.6
All Other Shares and Member Deposits	6	7	32.7	5	32.2-
Non-Member Deposits	14	11	23.0-	8	24.2-
Regular Reserves	38	40	6.1	43	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	1	274.5	3	152.6
Other Reserves	39	41	6.3	42	3.2
Undivided Earnings	36	41	14.4	46	12.2
<b>TOTAL EQUITY</b>	111	123	10.7	134	9.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	985	1,104	12.1	1,236	11.9

\* Amount Less than + or - 1 Million

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	41	40	2.4-	40	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	55	57	3.4	54	6.2-
(Less) Interest Refund	0*	0*	58.6-	0*	100.0-
Income from Investments	18	17	6.3-	17	2.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>73</b>	<b>74</b>	<b>1.1</b>	<b>71</b>	<b>4.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	35	34	1.7-	27	21.8-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	60.2-	0*	98.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>35</b>	<b>34</b>	<b>2.2-</b>	<b>27</b>	<b>22.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>6.4</b>	<b>6</b>	<b>63.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>35</b>	<b>36</b>	<b>3.8</b>	<b>38</b>	<b>5.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	7.9	6	11.3
Other Operating Income	3	4	27.0	4	7.9
Gain (Loss) on Investments	-0*	0*	139.6	0*	104.2
Gain (Loss) on Disp of Fixed Assets	-0*	0*	11,322.5	0*	85.1-
Other Non-Oper Income (Expense)	0*	0*	56.3	-0*	122.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>24.5</b>	<b>10</b>	<b>9.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	16	7.4	18	11.0
Travel and Conference Expense	0*	0*	4.7	0*	2.7
Office Occupancy Expense	2	2	15.5	2	11.1
Office Operations Expense	7	8	6.8	8	4.1
Educational & Promotional Expense	0*	0*	21.2	1	28.8
Loan Servicing Expense	2	2	12.3	2	10.6
Professional and Outside Services	4	5	18.3	5	8.6
Member Insurance	0*	0*	8.7-	0*	7.3-
Operating Fees	0*	0*	5.5-	0*	14.0
Miscellaneous Operating Expenses	0*	0*	9.3	0*	16.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>32</b>	<b>35</b>	<b>9.0</b>	<b>38</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>10</b>	<b>10</b>	<b>1.9</b>	<b>9</b>	<b>4.1-</b>
Transfer to Regular Reserve 1/	2	3	28.1	0*	83.6-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**District of Columbia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	75	71	5.3-	64	9.9-
<b>Cash &amp; Equivalents</b>	428	496	15.8	596	20.3
<b>TOTAL INVESTMENTS</b>	793	909	14.7	973	7.0
U.S. Government Obligations	268	258	3.7-	186	28.2-
Federal Agency Securities	324	313	3.5-	484	55.0
Mutual Fund & Common Trusts	35	156	349.5	128	18.0-
MCSD and PIC at Corporate CU	5	6	17.7	5	15.1-
All Other Corporate Credit Union	18	22	24.3	39	76.3
Commercial Banks, S&Ls	105	116	10.3	78	32.8-
Credit Unions -Loans to, Deposits in	5	4	33.8-	19	449.7
Other Investments	32	35	7.8	34	3.6-
<b>TOTAL LOANS OUTSTANDING</b>	2,059	2,132	3.5	2,280	7.0
Unsecured Credit Card Loans	194	164	15.4-	155	5.7-
All Other Unsecured Loans	240	218	9.0-	183	15.8-
New Vehicle Loans	371	345	7.0-	311	10.0-
Used Vehicle Loans	185	175	5.3-	181	3.4
First Mortgage Real Estate Loans	762	938	23.1	1,134	20.8
Other Real Estate Loans	238	232	2.6-	255	10.1
Leases Receivable	7	6	12.0-	6	5.0-
All Other Loans/Lines of Credit	59	51	14.3-	55	8.0
Other Loans	2	2	11.7-	N/A	
Allowance For Loan Losses	20	18	9.9-	16	10.9-
Other Real Estate Owned	0*	0*	51.4-	0*	89.1
Land and Building	16	14	15.4-	13	8.2-
Other Fixed Assets	12	12	2.5	12	2.2-
NCUSIF Capitalization Deposit	23	24	4.1	26	8.9
Other Assets	30	27	7.8-	31	11.3
<b>TOTAL ASSETS</b>	3,341	3,597	7.7	3,940	9.5
<b>LIABILITIES</b>					
Total Borrowings	17	27	58.5	41	54.3
Accrued Dividends/Interest Payable	12	10	18.7-	10	0.8-
Acct Payable and Other Liabilities	15	17	11.8	15	11.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	44	53	21.3	66	23.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,865	3,088	7.8	3,387	9.7
Share Drafts	556	533	4.1-	583	9.4
Regular Shares	942	1,001	6.3	1,110	10.9
Money Market Shares	492	641	30.3	796	24.1
Share Certificates/CDs	714	761	6.6	743	2.3-
IRA/Keogh Accounts	143	136	5.1-	134	1.4-
All Other Shares and Member Deposits	14	14	6.0-	19	40.0
Non-Member Deposits	4	2	36.4-	2	24.3-
Regular Reserves	85	84	1.6-	82	2.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	1	489.8	5	264.0
Other Reserves	57	43	25.1-	47	9.9
Undivided Earnings	290	328	12.8	353	7.9
<b>TOTAL EQUITY</b>	432	456	5.4	487	7.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,341	3,597	7.7	3,940	9.5

\* Amount Less than + or - 1 Million

**District of Columbia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	75	71	5.3-	64	9.9-
<b>INTEREST INCOME</b>					
Interest on Loans	155	155	0.1-	149	4.1-
(Less) Interest Refund	0*	0*	67.3-	0*	20.7
Income from Investments	66	55	16.8-	39	29.0-
Trading Profits and Losses	4	6	42.6	3	47.5-
<b>TOTAL INTEREST INCOME</b>	<b>225</b>	<b>216</b>	<b>4.1-</b>	<b>191</b>	<b>11.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	101	97	4.5-	69	28.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	1	1	3.9	2	81.9
<b>TOTAL INTEREST EXPENSE</b>	<b>103</b>	<b>98</b>	<b>4.4-</b>	<b>71</b>	<b>27.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>8</b>	<b>9.7-</b>	<b>5</b>	<b>34.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>114</b>	<b>110</b>	<b>3.3-</b>	<b>114</b>	<b>3.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	22	8.5	25	14.6
Other Operating Income	5	4	12.6-	5	10.2
Gain (Loss) on Investments	-0*	0*	1,619.9	0*	200.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	122.6	0*	64.7-
Other Non-Oper Income (Expense)	0*	0*	42.3	0*	41.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>27</b>	<b>6.4</b>	<b>31</b>	<b>13.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	46	46	0.3	48	3.6
Travel and Conference Expense	2	1	5.5-	1	2.4
Office Occupancy Expense	3	3	7.9-	3	10.3-
Office Operations Expense	23	23	0.2	24	5.1
Educational & Promotional Expense	2	2	0.3	2	6.5
Loan Servicing Expense	6	5	5.4-	7	25.7
Professional and Outside Services	8	7	10.0-	7	2.9-
Member Insurance	0*	0*	9.2-	0*	5.5
Operating Fees	0*	0*	20.6-	0*	11.1
Miscellaneous Operating Expenses	2	2	19.5	2	1.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>93</b>	<b>92</b>	<b>1.2-</b>	<b>95</b>	<b>4.3</b>
<b>NET INCOME</b>	<b>46</b>	<b>45</b>	<b>2.3-</b>	<b>49</b>	<b>9.0</b>
Transfer to Regular Reserve 1/	8	3	65.6-	0*	75.1-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	250	246	1.6-	241	2.0-
<b>Cash &amp; Equivalents</b>	1,839	2,817	53.2	3,154	12.0
<b>TOTAL INVESTMENTS</b>	4,566	5,727	25.4	7,354	28.4
U.S. Government Obligations	309	268	13.1-	330	22.8
Federal Agency Securities	3,008	3,921	30.3	4,988	27.2
Mutual Fund & Common Trusts	119	139	16.7	193	39.2
MCSD and PIC at Corporate CU	67	75	12.3	90	19.9
All Other Corporate Credit Union	465	505	8.5	783	55.1
Commercial Banks, S&Ls	366	517	41.3	699	35.4
Credit Unions -Loans to, Deposits in	17	23	33.0	29	24.8
Other Investments	216	280	29.7	242	13.4-
<b>TOTAL LOANS OUTSTANDING</b>	14,851	16,163	8.8	17,522	8.4
Unsecured Credit Card Loans	1,240	1,333	7.5	1,378	3.4
All Other Unsecured Loans	941	933	0.8-	893	4.3-
New Vehicle Loans	3,953	4,088	3.4	4,355	6.5
Used Vehicle Loans	2,832	3,264	15.2	3,756	15.1
First Mortgage Real Estate Loans	3,702	4,224	14.1	4,586	8.6
Other Real Estate Loans	1,353	1,444	6.7	1,651	14.3
Leases Receivable	55	92	66.7	96	3.7
All Other Loans/Lines of Credit	745	756	1.4	807	6.7
Other Loans	28	29	3.1	N/A	
Allowance For Loan Losses	141	148	4.9	160	8.1
Other Real Estate Owned	3	1	48.8-	1	15.8-
Land and Building	381	431	13.0	475	10.2
Other Fixed Assets	114	124	8.9	144	16.7
NCUSIF Capitalization Deposit	175	196	12.2	222	13.2
Other Assets	245	309	26.3	326	5.4
<b>TOTAL ASSETS</b>	22,032	25,620	16.3	29,142	13.7
<b>LIABILITIES</b>					
Total Borrowings	202	365	80.3	549	50.5
Accrued Dividends/Interest Payable	26	24	10.8-	18	25.2-
Acct Payable and Other Liabilities	165	183	10.7	226	23.5
Uninsured Secondary Capital	0*	0*	633.3	0*	22.0
<b>TOTAL LIABILITIES</b>	394	571	45.1	793	38.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,136	22,282	16.4	25,235	13.3
Share Drafts	2,965	3,166	6.8	3,408	7.6
Regular Shares	6,171	7,059	14.4	8,338	18.1
Money Market Shares	2,098	3,142	49.7	4,150	32.1
Share Certificates/CDs	6,002	6,801	13.3	6,924	1.8
IRA/Keogh Accounts	1,767	1,973	11.7	2,226	12.8
All Other Shares and Member Deposits	101	104	2.8	150	43.8
Non-Member Deposits	31	37	19.0	40	10.0
Regular Reserves	724	766	5.8	800	4.4
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-2	35	1,598.1	68	96.0
Other Reserves	235	337	43.6	350	3.6
Undivided Earnings	1,545	1,628	5.3	1,896	16.4
<b>TOTAL EQUITY</b>	2,502	2,766	10.6	3,114	12.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	22,032	25,620	16.3	29,142	13.7

\* Amount Less than + or - 1 Million

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	250	246	1.6-	241	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,173	1,286	9.7	1,305	1.5
(Less) Interest Refund	0*	0*	25.4-	0*	1.3
Income from Investments	359	351	2.2-	306	13.0-
Trading Profits and Losses	0*	0*	34.1-	0*	20.4-
<b>TOTAL INTEREST INCOME</b>	<b>1,531</b>	<b>1,637</b>	<b>6.9</b>	<b>1,611</b>	<b>1.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	636	690	8.6	482	30.2-
Interest on Deposits	85	93	9.5	132	41.7
Interest on Borrowed Money	12	13	9.2	19	41.2
<b>TOTAL INTEREST EXPENSE</b>	<b>733</b>	<b>797</b>	<b>8.7</b>	<b>632</b>	<b>20.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>70</b>	<b>90</b>	<b>28.8</b>	<b>122</b>	<b>36.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>729</b>	<b>751</b>	<b>3.0</b>	<b>856</b>	<b>14.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	216	238	10.3	290	21.9
Other Operating Income	70	89	26.7	103	14.9
Gain (Loss) on Investments	0*	5	3,617.5	8	66.6
Gain (Loss) on Disp of Fixed Assets	5	2	64.2-	1	38.9-
Other Non-Oper Income (Expense)	0*	2	76.9	8	413.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>292</b>	<b>335</b>	<b>14.8</b>	<b>410</b>	<b>22.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	371	411	11.0	453	10.2
Travel and Conference Expense	12	12	0.6	15	23.9
Office Occupancy Expense	50	55	10.3	63	14.8
Office Operations Expense	189	205	8.7	222	8.5
Educational & Promotional Expense	25	30	16.8	33	11.5
Loan Servicing Expense	31	35	11.3	40	15.3
Professional and Outside Services	69	79	14.5	93	17.7
Member Insurance	4	4	0.8-	4	5.0-
Operating Fees	5	4	12.2-	5	18.2
Miscellaneous Operating Expenses	24	24	0.2-	24	1.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>780</b>	<b>859</b>	<b>10.2</b>	<b>952</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>241</b>	<b>227</b>	<b>5.9-</b>	<b>313</b>	<b>38.1</b>
Transfer to Regular Reserve 1/	85	51	39.9-	41	19.5-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	224	217	3.1-	211	2.8-
<b>Cash &amp; Equivalents</b>	761	1,475	93.9	1,548	4.9
<b>TOTAL INVESTMENTS</b>	2,220	2,441	10.0	3,204	31.3
U.S. Government Obligations	37	12	68.7-	5	53.3-
Federal Agency Securities	1,414	1,403	0.7-	1,963	39.9
Mutual Fund & Common Trusts	7	8	1.6	6	19.9-
MCSD and PIC at Corporate CU	55	57	3.2	67	18.1
All Other Corporate Credit Union	196	186	5.1-	624	235.7
Commercial Banks, S&Ls	319	417	31.0	496	18.9
Credit Unions -Loans to, Deposits in	177	331	87.2	11	96.6-
Other Investments	16	28	76.3	32	11.3
<b>TOTAL LOANS OUTSTANDING</b>	5,572	5,690	2.1	5,693	0.1
Unsecured Credit Card Loans	408	413	1.1	406	1.6-
All Other Unsecured Loans	555	550	0.9-	505	8.2-
New Vehicle Loans	1,192	1,090	8.5-	990	9.2-
Used Vehicle Loans	1,344	1,385	3.0	1,426	3.0
First Mortgage Real Estate Loans	1,190	1,385	16.4	1,498	8.2
Other Real Estate Loans	549	555	1.1	571	2.9
Leases Receivable	14	11	20.2-	9	20.3-
All Other Loans/Lines of Credit	307	266	13.3-	288	8.3
Other Loans	14	36	162.5	N/A	
Allowance For Loan Losses	42	46	9.7	54	16.1
Other Real Estate Owned	0*	1	35.4	0*	41.7-
Land and Building	100	108	7.7	113	4.9
Other Fixed Assets	36	37	0.6	36	0.8-
NCUSIF Capitalization Deposit	70	73	4.8	83	13.7
Other Assets	104	98	6.3-	176	80.5
<b>TOTAL ASSETS</b>	8,822	9,877	12.0	10,827	9.6
<b>LIABILITIES</b>					
Total Borrowings	35	3	90.5-	1	62.2-
Accrued Dividends/Interest Payable	16	13	15.5-	9	31.1-
Acct Payable and Other Liabilities	54	80	49.6	88	9.2
Uninsured Secondary Capital	0*	0*	24.0-	0*	68.4-
<b>TOTAL LIABILITIES</b>	105	97	7.2-	98	1.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,586	8,563	12.9	9,389	9.6
Share Drafts	1,015	1,058	4.3	1,110	4.9
Regular Shares	3,986	4,651	16.7	5,320	14.4
Money Market Shares	276	396	43.3	528	33.3
Share Certificates/CDs	1,484	1,614	8.7	1,491	7.6-
IRA/Keogh Accounts	698	737	5.6	811	10.1
All Other Shares and Member Deposits	116	94	18.7-	119	26.9
Non-Member Deposits	11	14	27.7	10	27.4-
Regular Reserves	285	292	2.4	303	3.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	7	1,098.2	14	106.9
Other Reserves	8	7	17.9-	7	6.5
Undivided Earnings	839	911	8.5	1,015	11.5
<b>TOTAL EQUITY</b>	1,132	1,216	7.4	1,340	10.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,822	9,877	12.0	10,827	9.6

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	224	217	3.1-	211	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	457	476	4.2	457	3.9-
(Less) Interest Refund	0*	0*	20.7	0*	64.8-
Income from Investments	173	155	10.5-	132	14.8-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>630</b>	<b>631</b>	<b>0.2</b>	<b>590</b>	<b>6.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	279	261	6.6-	193	25.9-
Interest on Deposits	47	53	12.3	37	29.8-
Interest on Borrowed Money	2	0*	83.7-	1	258.5
<b>TOTAL INTEREST EXPENSE</b>	<b>328</b>	<b>314</b>	<b>4.3-</b>	<b>232</b>	<b>26.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>25</b>	<b>34</b>	<b>36.4</b>	<b>42</b>	<b>25.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>277</b>	<b>283</b>	<b>2.2</b>	<b>316</b>	<b>11.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	66	74	12.7	80	8.2
Other Operating Income	25	30	16.7	33	10.6
Gain (Loss) on Investments	-0*	12	5,883.6	0*	98.6-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	108.1-	-0*	839.1-
Other Non-Oper Income (Expense)	0*	0*	635.3	1	38.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>91</b>	<b>116</b>	<b>27.4</b>	<b>114</b>	<b>1.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	135	143	5.8	156	9.0
Travel and Conference Expense	4	4	1.3-	4	5.8
Office Occupancy Expense	16	17	6.3	19	9.6
Office Operations Expense	64	69	7.9	73	5.6
Educational & Promotional Expense	7	7	9.6	8	7.9
Loan Servicing Expense	12	13	7.6	15	13.6
Professional and Outside Services	21	22	3.4	24	8.6
Member Insurance	4	4	4.7-	4	5.5
Operating Fees	2	2	11.6-	2	13.7
Miscellaneous Operating Expenses	8	9	2.0	9	8.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>273</b>	<b>289</b>	<b>5.8</b>	<b>313</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>94</b>	<b>110</b>	<b>16.1</b>	<b>116</b>	<b>6.1</b>
Transfer to Regular Reserve <sup>1/</sup>	31	19	40.4-	16	14.5-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
<b>Cash &amp; Equivalents</b>	10	38	299.8	18	54.3-
<b>TOTAL INVESTMENTS</b>	9	12	33.6	12	3.7-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	2	1	23.1-	2	63.6
MCSD and PIC at Corporate CU	1	1	24.1	1	11.0
All Other Corporate Credit Union	1	3	124.4	4	12.1
Commercial Banks, S&Ls	5	0*	85.7-	0*	35.6
Credit Unions -Loans to, Deposits in	0*	0*	0.0	2	0.0
Other Investments	0*	6	1,529.3	0*	88.9-
<b>TOTAL LOANS OUTSTANDING</b>	138	138	0.1-	130	5.7-
Unsecured Credit Card Loans	2	3	66.7	5	49.8
All Other Unsecured Loans	92	87	5.7-	82	5.3-
New Vehicle Loans	24	25	3.1	23	4.9-
Used Vehicle Loans	0*	1	58.5	2	96.4
First Mortgage Real Estate Loans	8	8	2.7	8	0.5
Other Real Estate Loans	1	1	0.8	2	91.8
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	11	13	23.9	7	44.5-
Other Loans	0*	0*	0.0	N/A	
Allowance For Loan Losses	6	6	4.9	6	2.1-
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	3	2	5.0-	3	10.5
Other Fixed Assets	1	1	1.8-	2	47.6
NCUSIF Capitalization Deposit	1	1	3.1	1	3.7
Other Assets	1	2	40.6	1	31.5-
<b>TOTAL ASSETS</b>	158	189	20.1	161	15.2-
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	1	1	11.1	0*	48.3-
Acct Payable and Other Liabilities	0*	0*	6.1-	0*	23.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2	2	4.1	1	39.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	125	156	25.1	128	18.2-
Share Drafts	3	3	13.8	5	38.8
Regular Shares	75	84	11.4	89	6.3
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	44	58	30.1	28	52.0-
IRA/Keogh Accounts	2	2	30.8	2	7.9
All Other Shares and Member Deposits	0*	8	1,391.5	4	50.7-
Non-Member Deposits	0*	1	0.0	0*	100.0-
Regular Reserves	1	0*	50.3-	0*	35.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	372.0-	-0*	94.1
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	29	30	1.8	30	1.7
<b>TOTAL EQUITY</b>	31	31	1.0	31	1.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	158	189	20.1	161	15.2-

\* Amount Less than + or - 1 Million

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	17	17	1.1	16	6.3-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	1	15.6	0*	33.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	17	18	1.8	16	7.9-
<b>INTEREST EXPENSE</b>					
Dividends on Shares	6	7	7.4	4	49.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	6	7	7.4	4	49.2-
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	4	4	1.0-	6	37.5
<b>NET INTEREST INCOME AFTER PLL</b>	7	6	1.8-	7	5.7
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	6.7	0*	23.8
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	0	0*	0.0	-0*	1,358.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	740.1	-0*	110.2-
Other Non-Oper Income (Expense)	-0*	0*	126.8	-0*	6,387.0-
<b>TOTAL NON-INTEREST INCOME</b>	0*	0*	19.8	0*	8.7-
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3	3	8.2	3	1.3-
Travel and Conference Expense	0*	0*	8.1	0*	56.0-
Office Occupancy Expense	0*	0*	9.6	0*	2.1-
Office Operations Expense	1	1	16.7	2	15.8
Educational & Promotional Expense	0*	0*	138.9	0*	80.6
Loan Servicing Expense	0*	0*	8.8-	0*	17.8
Professional and Outside Services	0*	0*	10.3-	0*	5.5
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	20.0-	0*	25.4
Miscellaneous Operating Expenses	0*	0*	38.1-	0*	76.5
<b>TOTAL NON-INTEREST EXPENSES</b>	6	7	9.0	7	7.2
<b>NET INCOME</b>	1	0*	54.2-	0*	44.4-
Transfer to Regular Reserve 1/	0*	0*	6.8-	0*	16.9

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	102	100	2.0-	101	1.0
<b>Cash &amp; Equivalents</b>	279	539	93.0	649	20.6
<b>TOTAL INVESTMENTS</b>	1,511	1,720	13.8	2,121	23.3
U.S. Government Obligations	23	27	16.0	108	306.7
Federal Agency Securities	713	698	2.1-	749	7.2
Mutual Fund & Common Trusts	27	27	1.1-	25	7.9-
MCSD and PIC at Corporate CU	30	32	9.5	42	28.3
All Other Corporate Credit Union	178	257	44.3	372	44.9
Commercial Banks, S&Ls	510	655	28.3	801	22.4
Credit Unions -Loans to, Deposits in	17	15	13.7-	16	9.4
Other Investments	13	10	27.0-	8	19.3-
<b>TOTAL LOANS OUTSTANDING</b>	2,179	2,333	7.1	2,458	5.3
Unsecured Credit Card Loans	116	123	5.6	123	0.1-
All Other Unsecured Loans	292	297	1.7	305	2.4
New Vehicle Loans	387	493	27.3	538	9.1
Used Vehicle Loans	210	256	21.9	287	12.3
First Mortgage Real Estate Loans	554	562	1.4	654	16.4
Other Real Estate Loans	466	448	3.8-	432	3.6-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	144	133	7.4-	119	10.5-
Other Loans	10	21	117.1	N/A	
Allowance For Loan Losses	31	33	3.5	30	8.5-
Other Real Estate Owned	4	2	46.6-	2	4.2
Land and Building	78	80	2.1	82	2.4
Other Fixed Assets	14	15	7.4	15	0.0
NCUSIF Capitalization Deposit	32	35	8.3	41	16.3
Other Assets	38	38	0.6-	44	15.1
<b>TOTAL ASSETS</b>	4,104	4,729	15.2	5,397	14.1
<b>LIABILITIES</b>					
Total Borrowings	3	0*	67.2-	0*	52.4-
Accrued Dividends/Interest Payable	4	4	11.9-	3	17.0-
Acct Payable and Other Liabilities	24	23	4.4-	27	19.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	31	27	10.9-	31	12.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,526	4,121	16.9	4,742	15.1
Share Drafts	295	333	13.0	389	16.5
Regular Shares	1,641	1,883	14.8	2,190	16.3
Money Market Shares	394	568	44.3	920	62.0
Share Certificates/CDs	869	986	13.5	858	12.9-
IRA/Keogh Accounts	289	308	6.8	325	5.4
All Other Shares and Member Deposits	30	36	21.0	54	47.7
Non-Member Deposits	9	6	29.9-	6	1.0-
Regular Reserves	126	132	4.8	133	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-0*	98.8	3	9,545.0
Other Reserves	94	93	0.8-	106	13.9
Undivided Earnings	330	355	7.6	382	7.6
<b>TOTAL EQUITY</b>	548	581	6.0	624	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,104	4,729	15.2	5,397	14.1

\* Amount Less than + or - 1 Million

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	102	100	2.0-	101	1.0
<b>INTEREST INCOME</b>					
Interest on Loans	175	186	5.9	185	0.1-
(Less) Interest Refund	3	3	21.6-	3	4.2-
Income from Investments	106	106	0.0	94	11.3-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>278</b>	<b>289</b>	<b>4.0</b>	<b>277</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	135	141	4.3	110	22.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	78.1-	0*	18.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>135</b>	<b>141</b>	<b>4.1</b>	<b>110</b>	<b>22.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>13</b>	<b>15.8-</b>	<b>10</b>	<b>22.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>127</b>	<b>135</b>	<b>6.3</b>	<b>157</b>	<b>16.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	10	15.4	12	23.7
Other Operating Income	7	9	31.2	10	17.3
Gain (Loss) on Investments	-0*	-0*	21.7	-1	103.1-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	114.5	0*	86.2
Other Non-Oper Income (Expense)	-0*	0*	292.6	0*	49.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>19</b>	<b>31.5</b>	<b>22</b>	<b>17.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	59	9.1	67	13.4
Travel and Conference Expense	2	2	9.4	3	19.7
Office Occupancy Expense	8	8	12.4	9	7.9
Office Operations Expense	20	23	10.8	26	13.6
Educational & Promotional Expense	3	4	25.8	5	12.9
Loan Servicing Expense	4	4	12.3	6	23.2
Professional and Outside Services	10	11	7.8	13	18.3
Member Insurance	4	4	0.5	4	4.3
Operating Fees	1	0*	12.9-	0*	4.9
Miscellaneous Operating Expenses	5	5	1.3	5	10.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>111</b>	<b>122</b>	<b>9.3</b>	<b>138</b>	<b>13.5</b>
<b>NET INCOME</b>	<b>30</b>	<b>32</b>	<b>6.9</b>	<b>41</b>	<b>29.1</b>
Transfer to Regular Reserve 1/	12	9	31.1-	6	25.6-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	50	50	0.0	50	0.0
<b>Cash &amp; Equivalents</b>	159	268	69.1	214	20.4-
<b>TOTAL INVESTMENTS</b>	158	259	63.4	379	46.3
U.S. Government Obligations	0*	0*	0.0	0*	0.1-
Federal Agency Securities	42	57	34.1	66	16.5
Mutual Fund & Common Trusts	3	3	5.5	3	2.9
MCSD and PIC at Corporate CU	10	11	11.5	16	50.1
All Other Corporate Credit Union	56	117	109.5	201	71.9
Commercial Banks, S&Ls	41	66	60.1	83	26.5
Credit Unions -Loans to, Deposits in	5	4	20.8-	4	5.0
Other Investments	1	0*	15.1-	4	374.6
<b>TOTAL LOANS OUTSTANDING</b>	1,160	1,235	6.5	1,338	8.3
Unsecured Credit Card Loans	59	61	3.7	62	1.8
All Other Unsecured Loans	62	56	9.9-	53	5.8-
New Vehicle Loans	224	218	2.5-	218	0.4-
Used Vehicle Loans	389	419	7.8	466	11.1
First Mortgage Real Estate Loans	165	212	28.6	274	29.4
Other Real Estate Loans	97	106	8.7	107	1.6
Leases Receivable	0*	5	0.0	0*	100.0-
All Other Loans/Lines of Credit	159	152	3.9-	159	4.6
Other Loans	6	7	20.3	N/A	
Allowance For Loan Losses	8	9	11.8	9	3.7-
Other Real Estate Owned	0*	0*	31.7-	0*	45.3-
Land and Building	36	38	4.9	48	25.5
Other Fixed Assets	8	8	1.4	9	5.5
NCUSIF Capitalization Deposit	12	14	9.1	16	17.2
Other Assets	14	15	3.7	14	7.2-
<b>TOTAL ASSETS</b>	1,540	1,828	18.7	2,009	9.9
<b>LIABILITIES</b>					
Total Borrowings	3	0*	86.3-	0*	100.0-
Accrued Dividends/Interest Payable	6	5	11.5-	4	22.8-
Acct Payable and Other Liabilities	10	13	40.5	14	0.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	18	19	4.6	18	7.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,361	1,633	20.0	1,792	9.7
Share Drafts	214	232	8.5	244	5.0
Regular Shares	470	564	20.1	651	15.3
Money Market Shares	163	208	27.5	247	18.8
Share Certificates/CDs	374	471	26.1	479	1.7
IRA/Keogh Accounts	106	118	12.0	129	9.4
All Other Shares and Member Deposits	28	35	21.8	39	11.9
Non-Member Deposits	6	4	31.6-	3	39.9-
Regular Reserves	44	47	7.2	52	10.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	104.4	0*	3,078.4
Other Reserves	5	5	1.2-	3	39.2-
Undivided Earnings	112	124	11.2	144	16.2
<b>TOTAL EQUITY</b>	160	176	9.9	199	13.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,540	1,828	18.7	2,009	9.9

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	50	50	0.0	50	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	96	101	5.0	100	0.8-
(Less) Interest Refund	0*	0*	1.5	0*	100.0-
Income from Investments	16	18	10.1	16	8.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>112</b>	<b>119</b>	<b>5.8</b>	<b>117</b>	<b>1.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	42	43	1.9	32	25.6-
Interest on Deposits	10	13	25.3	12	7.4-
Interest on Borrowed Money	0*	0*	75.7-	0*	88.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>56</b>	<b>5.4</b>	<b>44</b>	<b>21.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>13.8</b>	<b>6</b>	<b>4.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>54</b>	<b>57</b>	<b>5.3</b>	<b>67</b>	<b>17.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	11	1.6	14	18.2
Other Operating Income	4	6	50.6	7	25.3
Gain (Loss) on Investments	-0*	-0*	27.8	-0*	4.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	532.8	0*	142.1
Other Non-Oper Income (Expense)	0*	0*	1,428.5	0*	82.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>18</b>	<b>18.1</b>	<b>21</b>	<b>17.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	29	31	8.1	34	9.8
Travel and Conference Expense	0*	0*	4.5	0*	5.5
Office Occupancy Expense	3	4	10.7	4	5.2
Office Operations Expense	12	13	5.2	14	10.1
Educational & Promotional Expense	2	2	2.6	2	18.8
Loan Servicing Expense	2	2	3.1	3	22.8
Professional and Outside Services	2	2	24.4	2	5.0
Member Insurance	1	1	0.8-	1	4.2-
Operating Fees	0*	0*	5.6-	0*	26.6
Miscellaneous Operating Expenses	1	1	1.5	2	5.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>55</b>	<b>59</b>	<b>7.2</b>	<b>64</b>	<b>9.9</b>
<b>NET INCOME</b>	<b>14</b>	<b>16</b>	<b>12.1</b>	<b>24</b>	<b>46.0</b>
Transfer to Regular Reserve 1/	7	6	15.0-	3	42.3-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	548	527	3.8-	504	4.4-
<b>Cash &amp; Equivalents</b>	909	1,568	72.5	1,479	5.7-
<b>TOTAL INVESTMENTS</b>	3,635	4,396	20.9	5,886	33.9
U.S. Government Obligations	309	356	15.2	270	24.2-
Federal Agency Securities	1,477	1,800	21.9	2,869	59.4
Mutual Fund & Common Trusts	42	66	56.7	84	26.8
MCSD and PIC at Corporate CU	77	82	6.1	87	5.9
All Other Corporate Credit Union	760	798	5.0	999	25.2
Commercial Banks, S&Ls	399	1,024	156.5	1,169	14.1
Credit Unions -Loans to, Deposits in	24	20	15.6-	24	20.5
Other Investments	546	250	54.3-	384	53.7
<b>TOTAL LOANS OUTSTANDING</b>	9,292	9,443	1.6	9,601	1.7
Unsecured Credit Card Loans	757	715	5.5-	706	1.3-
All Other Unsecured Loans	517	484	6.3-	467	3.5-
New Vehicle Loans	2,024	1,866	7.8-	1,752	6.1-
Used Vehicle Loans	1,662	1,704	2.5	1,768	3.8
First Mortgage Real Estate Loans	2,874	3,147	9.5	3,313	5.3
Other Real Estate Loans	1,074	1,180	9.9	1,271	7.6
Leases Receivable	4	4	6.4	2	53.8-
All Other Loans/Lines of Credit	341	316	7.6-	322	2.0
Other Loans	39	27	30.6-	N/A	
Allowance For Loan Losses	82	83	0.8	84	1.2
Other Real Estate Owned	0*	2	117.7	2	20.8
Land and Building	146	160	9.8	183	14.5
Other Fixed Assets	60	62	3.7	60	4.3-
NCUSIF Capitalization Deposit	112	118	5.2	132	12.1
Other Assets	165	143	13.3-	140	1.9-
<b>TOTAL ASSETS</b>	14,237	15,809	11.0	17,448	10.4
<b>LIABILITIES</b>					
Total Borrowings	91	62	32.3-	144	133.4
Accrued Dividends/Interest Payable	24	21	10.1-	18	17.1-
Acct Payable and Other Liabilities	187	127	32.0-	132	4.2
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	302	210	30.4-	294	40.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,322	13,844	12.4	15,226	10.0
Share Drafts	1,184	1,212	2.4	1,300	7.3
Regular Shares	5,996	6,749	12.6	7,679	13.8
Money Market Shares	1,165	1,535	31.7	1,824	18.8
Share Certificates/CDs	2,598	2,880	10.9	2,905	0.9
IRA/Keogh Accounts	1,179	1,251	6.1	1,341	7.3
All Other Shares and Member Deposits	73	122	67.1	124	1.5
Non-Member Deposits	127	96	24.5-	53	45.1-
Regular Reserves	522	539	3.2	569	5.6
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-0*	21	7,403.1	34	60.5
Other Reserves	90	86	4.3-	83	3.6-
Undivided Earnings	1,002	1,109	10.6	1,242	12.0
<b>TOTAL EQUITY</b>	1,614	1,755	8.8	1,928	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,237	15,809	11.0	17,448	10.4

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	548	527	3.8-	504	4.4-
<b>INTEREST INCOME</b>					
Interest on Loans	749	760	1.4	727	4.2-
(Less) Interest Refund	0*	0*	10.3	0*	69.8-
Income from Investments	264	252	4.8-	214	15.0-
Trading Profits and Losses	0*	-0*	130.5-	-0*	76.0-
<b>TOTAL INTEREST INCOME</b>	1,013	1,011	0.2-	941	6.9-
<b>INTEREST EXPENSE</b>					
Dividends on Shares	507	498	2.0-	389	21.8-
Interest on Deposits	35	33	6.0-	28	15.3-
Interest on Borrowed Money	8	2	72.0-	1	45.8-
<b>TOTAL INTEREST EXPENSE</b>	551	533	3.3-	418	21.5-
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	38	43	12.2	47	11.1
<b>NET INTEREST INCOME AFTER PLL</b>	424	435	2.7	476	9.3
<b>NON-INTEREST INCOME</b>					
Fee Income	74	80	7.5	83	4.3
Other Operating Income	35	39	10.3	45	16.0
Gain (Loss) on Investments	-0*	4	1,249.9	7	58.7
Gain (Loss) on Disp of Fixed Assets	5	-0*	109.8-	-0*	91.2
Other Non-Oper Income (Expense)	-0*	1	498.2	0*	35.9-
<b>TOTAL NON-INTEREST INCOME</b>	114	124	8.3	136	9.9
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	197	206	4.8	226	9.5
Travel and Conference Expense	6	6	0.8	6	7.8
Office Occupancy Expense	25	27	7.4	29	7.7
Office Operations Expense	80	83	4.0	87	4.3
Educational & Promotional Expense	14	14	0.1	16	10.2
Loan Servicing Expense	25	25	1.9	30	21.1
Professional and Outside Services	27	24	10.3-	25	3.8
Member Insurance	7	7	4.9-	6	5.6-
Operating Fees	3	2	9.0-	4	45.5
Miscellaneous Operating Expenses	21	20	8.7-	20	2.9
<b>TOTAL NON-INTEREST EXPENSES</b>	405	415	2.4	449	8.4
<b>NET INCOME</b>	134	145	8.2	163	12.5
Transfer to Regular Reserve 1/	49	42	13.7-	29	31.5-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	236	226	4.2-	220	2.7-
<b>Cash &amp; Equivalents</b>	821	1,068	30.0	1,253	17.4
<b>TOTAL INVESTMENTS</b>	1,750	1,947	11.3	2,089	7.3
U.S. Government Obligations	39	9	77.4-	5	38.4-
Federal Agency Securities	701	692	1.4-	655	5.3-
Mutual Fund & Common Trusts	83	80	3.8-	78	2.2-
MCSD and PIC at Corporate CU	65	70	7.4	78	11.7
All Other Corporate Credit Union	340	410	20.3	499	21.8
Commercial Banks, S&Ls	434	605	39.5	711	17.6
Credit Unions -Loans to, Deposits in	16	14	13.4-	12	13.4-
Other Investments	71	69	3.3-	50	27.4-
<b>TOTAL LOANS OUTSTANDING</b>	6,766	7,274	7.5	7,828	7.6
Unsecured Credit Card Loans	422	409	3.1-	359	12.2-
All Other Unsecured Loans	444	408	8.2-	350	14.1-
New Vehicle Loans	1,194	1,145	4.1-	1,158	1.1
Used Vehicle Loans	1,673	1,829	9.4	1,973	7.9
First Mortgage Real Estate Loans	1,612	2,003	24.2	2,368	18.2
Other Real Estate Loans	926	967	4.4	1,049	8.5
Leases Receivable	116	104	10.7-	92	11.1-
All Other Loans/Lines of Credit	371	402	8.4	479	19.0
Other Loans	8	7	9.1-	N/A	
Allowance For Loan Losses	52	56	8.4	59	5.4
Other Real Estate Owned	2	2	22.0	3	31.8
Land and Building	159	175	9.9	192	9.9
Other Fixed Assets	44	44	0.4-	52	17.5
NCUSIF Capitalization Deposit	78	83	6.7	90	8.2
Other Assets	91	104	13.5	111	7.3
<b>TOTAL ASSETS</b>	9,659	10,640	10.2	11,591	8.9
<b>LIABILITIES</b>					
Total Borrowings	113	161	43.5	237	46.9
Accrued Dividends/Interest Payable	7	4	36.6-	3	33.4-
Acct Payable and Other Liabilities	52	61	16.7	84	37.5
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	172	227	32.0	324	42.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,438	9,279	10.0	10,027	8.1
Share Drafts	1,180	1,252	6.1	1,385	10.6
Regular Shares	2,769	3,020	9.1	3,356	11.1
Money Market Shares	1,269	1,725	35.9	1,903	10.3
Share Certificates/CDs	2,330	2,374	1.9	2,437	2.7
IRA/Keogh Accounts	713	746	4.7	797	6.8
All Other Shares and Member Deposits	143	123	13.9-	139	12.3
Non-Member Deposits	33	39	16.9	11	72.3-
Regular Reserves	342	370	8.1	387	4.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	4	404.3	7	97.6
Other Reserves	41	37	11.0-	35	6.0-
Undivided Earnings	668	724	8.4	811	12.1
<b>TOTAL EQUITY</b>	1,050	1,134	8.0	1,241	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,659	10,640	10.2	11,591	8.9

\* Amount Less than + or - 1 Million

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	236	226	4.2-	220	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	552	576	4.3	563	2.3-
(Less) Interest Refund	0*	0*	5.1-	0*	3.7-
Income from Investments	146	135	7.3-	101	25.5-
Trading Profits and Losses	0	0	0.0	-0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>698</b>	<b>711</b>	<b>1.9</b>	<b>663</b>	<b>6.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	326	325	0.4-	238	26.8-
Interest on Deposits	0*	0*	32.0	0*	15.4-
Interest on Borrowed Money	5	6	27.0	10	55.0
<b>TOTAL INTEREST EXPENSE</b>	<b>332</b>	<b>332</b>	<b>0.1</b>	<b>248</b>	<b>25.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>29</b>	<b>41</b>	<b>43.7</b>	<b>43</b>	<b>3.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>338</b>	<b>338</b>	<b>0.1</b>	<b>372</b>	<b>10.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	73	85	17.0	92	8.4
Other Operating Income	33	39	19.6	45	14.2
Gain (Loss) on Investments	-0*	0*	172.9	1	333.4
Gain (Loss) on Disp of Fixed Assets	7	-0*	102.6-	-0*	80.2
Other Non-Oper Income (Expense)	0*	-0*	177.3-	5	2,684.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>112</b>	<b>124</b>	<b>10.8</b>	<b>144</b>	<b>15.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	173	189	9.2	205	8.4
Travel and Conference Expense	6	6	2.5-	6	10.3
Office Occupancy Expense	24	25	5.2	27	10.3
Office Operations Expense	76	81	6.5	84	4.3
Educational & Promotional Expense	14	16	10.2	19	19.0
Loan Servicing Expense	18	20	9.7	21	7.2
Professional and Outside Services	31	32	4.5	34	5.9
Member Insurance	3	3	2.7-	2	3.5-
Operating Fees	2	2	8.2-	2	8.8
Miscellaneous Operating Expenses	10	9	4.2-	9	0.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>356</b>	<b>382</b>	<b>7.3</b>	<b>411</b>	<b>7.6</b>
<b>NET INCOME</b>	<b>94</b>	<b>81</b>	<b>14.3-</b>	<b>105</b>	<b>30.6</b>
Transfer to Regular Reserve 1/	47	33	29.0-	30	10.3-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	193	184	4.7-	178	3.3-
<b>Cash &amp; Equivalents</b>	293	490	67.5	440	10.3-
<b>TOTAL INVESTMENTS</b>	465	619	33.1	747	20.7
U.S. Government Obligations	18	6	69.3-	10	69.8
Federal Agency Securities	176	278	58.1	292	5.1
Mutual Fund & Common Trusts	0*	17	9,547.4	40	139.7
MCSD and PIC at Corporate CU	9	9	0.5	11	16.6
All Other Corporate Credit Union	75	45	40.1-	58	30.3
Commercial Banks, S&Ls	129	199	54.8	278	39.3
Credit Unions -Loans to, Deposits in	15	15	0.4	17	14.4
Other Investments	42	50	17.9	41	17.2-
<b>TOTAL LOANS OUTSTANDING</b>	2,839	2,894	1.9	3,101	7.2
Unsecured Credit Card Loans	169	173	2.6	180	3.7
All Other Unsecured Loans	144	138	3.9-	130	6.0-
New Vehicle Loans	473	458	3.2-	445	2.8-
Used Vehicle Loans	715	774	8.2	892	15.2
First Mortgage Real Estate Loans	648	630	2.9-	673	6.8
Other Real Estate Loans	484	523	8.0	581	11.0
Leases Receivable	3	1	60.4-	0*	61.5-
All Other Loans/Lines of Credit	170	158	6.9-	201	26.7
Other Loans	33	38	17.5	N/A	
Allowance For Loan Losses	23	24	3.9	25	5.0
Other Real Estate Owned	0*	1	594.3	1	12.4-
Land and Building	72	82	14.6	91	10.6
Other Fixed Assets	16	19	12.6	20	10.1
NCUSIF Capitalization Deposit	29	32	7.1	35	12.4
Other Assets	40	66	65.8	58	12.1-
<b>TOTAL ASSETS</b>	3,731	4,178	12.0	4,516	8.1
<b>LIABILITIES</b>					
Total Borrowings	129	102	21.3-	101	0.9-
Accrued Dividends/Interest Payable	11	11	3.6-	8	27.0-
Acct Payable and Other Liabilities	25	31	26.3	35	14.5
Uninsured Secondary Capital	0*	0*	20.0-	0*	20.0-
<b>TOTAL LIABILITIES</b>	165	144	13.0-	144	0.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,163	3,594	13.6	3,880	8.0
Share Drafts	454	491	8.2	496	1.0
Regular Shares	1,238	1,375	11.1	1,550	12.7
Money Market Shares	322	453	40.6	540	19.2
Share Certificates/CDs	892	998	11.9	998	0.0-
IRA/Keogh Accounts	216	235	9.1	254	8.1
All Other Shares and Member Deposits	27	27	0.1	33	21.0
Non-Member Deposits	13	14	3.7	10	30.7-
Regular Reserves	140	151	8.0	156	3.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	121.0	5	1,061.1
Other Reserves	94	99	5.1	106	7.1
Undivided Earnings	171	190	10.9	224	18.0
<b>TOTAL EQUITY</b>	403	440	9.2	491	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,731	4,178	12.0	4,516	8.1

\* Amount Less than + or - 1 Million

Iowa  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	193	184	4.7-	178	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	235	245	4.5	232	5.3-
(Less) Interest Refund	0*	0*	9.6	0*	151.8
Income from Investments	42	41	3.8-	38	6.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>277</b>	<b>286</b>	<b>3.2</b>	<b>270</b>	<b>5.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	93	89	3.4-	68	24.2-
Interest on Deposits	26	33	28.3	22	33.7-
Interest on Borrowed Money	8	6	25.3-	5	16.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>126</b>	<b>128</b>	<b>1.6</b>	<b>95</b>	<b>26.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>11</b>	<b>28.8</b>	<b>12</b>	<b>7.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>142</b>	<b>146</b>	<b>3.1</b>	<b>163</b>	<b>11.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	25	29	17.8	33	13.4
Other Operating Income	10	16	51.0	17	5.6
Gain (Loss) on Investments	-0*	0*	293.3	1	120.2
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	25.2	0*	1,280.7
Other Non-Oper Income (Expense)	0*	0*	38.7	0*	30.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>35</b>	<b>45</b>	<b>30.3</b>	<b>51</b>	<b>12.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	69	76	11.1	83	8.8
Travel and Conference Expense	2	2	0.3	2	6.5
Office Occupancy Expense	10	11	8.0	12	7.4
Office Operations Expense	27	29	4.4	30	5.9
Educational & Promotional Expense	6	6	6.4	7	8.6
Loan Servicing Expense	7	8	13.3	8	1.0
Professional and Outside Services	16	17	5.6	17	2.6
Member Insurance	2	2	5.7-	2	7.2-
Operating Fees	1	1	2.1-	1	2.1
Miscellaneous Operating Expenses	4	4	7.8	4	3.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>144</b>	<b>156</b>	<b>8.3</b>	<b>166</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>32</b>	<b>35</b>	<b>9.4</b>	<b>48</b>	<b>35.7</b>
Transfer to Regular Reserve 1/	9	8	7.6-	7	11.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	134	132	1.5-	126	4.5-
<b>Cash &amp; Equivalents</b>	<b>177</b>	<b>306</b>	<b>72.9</b>	<b>303</b>	<b>1.1-</b>
<b>TOTAL INVESTMENTS</b>	<b>364</b>	<b>401</b>	<b>10.1</b>	<b>559</b>	<b>39.5</b>
U.S. Government Obligations	0*	0*	45.1-	0*	100.0-
Federal Agency Securities	126	130	3.0	154	18.6
Mutual Fund & Common Trusts	4	7	65.0	17	134.1
MCSD and PIC at Corporate CU	21	23	6.9	26	11.7
All Other Corporate Credit Union	94	80	14.6-	125	55.7
Commercial Banks, S&Ls	98	139	42.6	213	53.2
Credit Unions -Loans to, Deposits in	13	15	15.1	12	19.2-
Other Investments	7	6	11.4-	13	115.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,622</b>	<b>1,712</b>	<b>5.6</b>	<b>1,755</b>	<b>2.5</b>
Unsecured Credit Card Loans	59	56	6.2-	56	0.2
All Other Unsecured Loans	72	71	1.1-	64	10.0-
New Vehicle Loans	304	267	12.2-	247	7.5-
Used Vehicle Loans	633	662	4.6	683	3.2
First Mortgage Real Estate Loans	287	352	22.5	392	11.3
Other Real Estate Loans	134	145	8.3	155	6.9
Leases Receivable	5	15	239.2	14	9.0-
All Other Loans/Lines of Credit	123	128	4.8	144	12.4
Other Loans	6	16	180.5	N/A	
Allowance For Loan Losses	16	17	1.4	18	7.3
Other Real Estate Owned	0*	0*	65.7-	3	880.2
Land and Building	45	48	6.7	53	9.3
Other Fixed Assets	12	13	9.8	14	1.6
NCUSIF Capitalization Deposit	18	19	4.2	21	9.2
Other Assets	22	23	4.5	23	2.0
<b>TOTAL ASSETS</b>	<b>2,245</b>	<b>2,506</b>	<b>11.6</b>	<b>2,715</b>	<b>8.3</b>
<b>LIABILITIES</b>					
Total Borrowings	21	30	40.6	48	60.2
Accrued Dividends/Interest Payable	6	5	3.7-	4	31.8-
Acct Payable and Other Liabilities	15	17	16.6	18	2.9
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	<b>42</b>	<b>53</b>	<b>26.2</b>	<b>69</b>	<b>31.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,916</b>	<b>2,148</b>	<b>12.2</b>	<b>2,319</b>	<b>8.0</b>
Share Drafts	221	245	10.5	243	0.5-
Regular Shares	668	718	7.6	821	14.3
Money Market Shares	147	199	34.9	220	10.7
Share Certificates/CDs	623	698	12.0	716	2.6
IRA/Keogh Accounts	188	204	8.6	226	10.8
All Other Shares and Member Deposits	66	82	24.3	90	9.5
Non-Member Deposits	2	3	18.9	3	15.0
Regular Reserves	92	94	2.5	95	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	249.8	2	319.3
Other Reserves	46	47	3.3	46	2.0-
Undivided Earnings	150	164	8.8	183	11.9
<b>TOTAL EQUITY</b>	<b>288</b>	<b>306</b>	<b>6.1</b>	<b>327</b>	<b>6.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,245</b>	<b>2,506</b>	<b>11.6</b>	<b>2,715</b>	<b>8.3</b>

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	134	132	1.5-	126	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	137	144	5.5	135	6.0-
(Less) Interest Refund	0*	0*	60.2-	0*	251.1
Income from Investments	32	29	9.8-	25	12.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>168</b>	<b>173</b>	<b>2.6</b>	<b>160</b>	<b>7.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	72	79	9.2	60	24.7-
Interest on Deposits	5	0*	94.7-	0	100.0-
Interest on Borrowed Money	2	1	26.2-	1	10.3
<b>TOTAL INTEREST EXPENSE</b>	<b>79</b>	<b>81</b>	<b>1.9</b>	<b>61</b>	<b>24.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>8</b>	<b>0.8-</b>	<b>9</b>	<b>23.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>84</b>	<b>3.7</b>	<b>90</b>	<b>6.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	17	10.4	19	11.2
Other Operating Income	6	7	28.9	8	6.3
Gain (Loss) on Investments	-0*	0*	101.2	0*	13,769.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	90.5-	-0*	120.4-
Other Non-Oper Income (Expense)	0*	0*	12.9-	0*	32.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>25</b>	<b>12.0</b>	<b>27</b>	<b>10.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	41	46	11.2	48	4.4
Travel and Conference Expense	2	1	34.4-	1	19.4
Office Occupancy Expense	5	6	11.6	6	0.2
Office Operations Expense	17	19	8.9	19	0.2
Educational & Promotional Expense	3	3	4.0-	3	10.9
Loan Servicing Expense	4	4	1.5	4	8.1
Professional and Outside Services	7	7	12.9	8	3.2
Member Insurance	2	2	4.0-	2	6.6-
Operating Fees	0*	0*	6.2	0*	0.9
Miscellaneous Operating Expenses	3	3	2.8-	3	1.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>85</b>	<b>92</b>	<b>8.1</b>	<b>94</b>	<b>3.2</b>
<b>NET INCOME</b>	<b>18</b>	<b>17</b>	<b>6.6-</b>	<b>22</b>	<b>29.9</b>
Transfer to Regular Reserve 1/	5	2	54.9-	0*	83.0-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	128	126	1.6-	120	4.8-
<b>Cash &amp; Equivalents</b>	283	475	68.2	421	11.4-
<b>TOTAL INVESTMENTS</b>	417	565	35.5	734	30.0
U.S. Government Obligations	19	15	23.0-	6	57.7-
Federal Agency Securities	190	238	25.7	281	17.7
Mutual Fund & Common Trusts	0*	1	49.9	10	767.8
MCSD and PIC at Corporate CU	23	23	3.2	26	10.8
All Other Corporate Credit Union	70	102	45.8	177	74.1
Commercial Banks, S&Ls	107	163	52.4	217	33.6
Credit Unions -Loans to, Deposits in	3	6	71.7	3	40.1-
Other Investments	5	17	260.9	14	17.2-
<b>TOTAL LOANS OUTSTANDING</b>	2,371	2,399	1.2	2,502	4.3
Unsecured Credit Card Loans	143	120	16.6-	123	2.9
All Other Unsecured Loans	240	225	6.1-	215	4.7-
New Vehicle Loans	444	406	8.6-	385	5.1-
Used Vehicle Loans	603	610	1.1	655	7.3
First Mortgage Real Estate Loans	523	615	17.5	685	11.5
Other Real Estate Loans	314	325	3.6	343	5.4
Leases Receivable	16	11	29.0-	8	26.6-
All Other Loans/Lines of Credit	85	86	0.9	88	2.5
Other Loans	2	0*	42.5-	N/A	
Allowance For Loan Losses	22	22	1.6	22	0.5-
Other Real Estate Owned	0*	1	386.4	0*	95.8-
Land and Building	54	63	16.3	75	19.1
Other Fixed Assets	21	23	7.8	21	5.3-
NCUSIF Capitalization Deposit	26	28	7.8	31	10.9
Other Assets	26	28	5.6	32	14.1
<b>TOTAL ASSETS</b>	3,176	3,560	12.1	3,799	6.7
<b>LIABILITIES</b>					
Total Borrowings	6	5	9.3-	8	48.8
Accrued Dividends/Interest Payable	12	11	12.9-	8	26.7-
Acct Payable and Other Liabilities	15	14	4.1-	15	8.1
Uninsured Secondary Capital	0*	0*	11.8	0*	9.2-
<b>TOTAL LIABILITIES</b>	33	31	7.9-	31	2.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,713	3,067	13.1	3,268	6.5
Share Drafts	339	363	7.0	383	5.6
Regular Shares	1,179	1,408	19.5	1,631	15.8
Money Market Shares	127	159	25.0	160	0.5
Share Certificates/CDs	742	785	5.9	715	8.9-
IRA/Keogh Accounts	277	303	9.4	328	8.3
All Other Shares and Member Deposits	38	39	2.6	41	4.7
Non-Member Deposits	12	10	10.6-	11	2.5
Regular Reserves	108	112	4.3	113	0.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	197.0	3	58.0
Other Reserves	0*	0*	30.6-	0*	66.1
Undivided Earnings	322	348	8.2	384	10.2
<b>TOTAL EQUITY</b>	430	463	7.5	500	8.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,176	3,560	12.1	3,799	6.7

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	128	126	1.6-	120	4.8-
<b>INTEREST INCOME</b>					
Interest on Loans	199	204	2.3	194	4.8-
(Less) Interest Refund	0*	0*	54.8-	0*	973.7
Income from Investments	39	40	1.4	32	19.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>238</b>	<b>243</b>	<b>2.2</b>	<b>226</b>	<b>7.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	112	116	3.3	84	27.8-
Interest on Deposits	0*	0*	99.3-	0*	46,848.3
Interest on Borrowed Money	0*	0*	48.8-	0*	97.4
<b>TOTAL INTEREST EXPENSE</b>	<b>113</b>	<b>116</b>	<b>3.0</b>	<b>84</b>	<b>27.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>12</b>	<b>12</b>	<b>0.7-</b>	<b>13</b>	<b>7.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>113</b>	<b>115</b>	<b>1.7</b>	<b>128</b>	<b>11.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	26	10.6	28	5.1
Other Operating Income	12	14	19.6	13	4.3-
Gain (Loss) on Investments	-0*	-0*	77.9	-0*	57.9-
Gain (Loss) on Disp of Fixed Assets	-0*	1	1,432.7	-0*	103.7-
Other Non-Oper Income (Expense)	0*	0*	385.0	0*	73.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>35</b>	<b>41</b>	<b>17.9</b>	<b>41</b>	<b>1.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	57	63	9.9	65	3.8
Travel and Conference Expense	2	2	6.5	2	2.7
Office Occupancy Expense	6	7	11.8	8	11.0
Office Operations Expense	26	27	7.4	30	8.0
Educational & Promotional Expense	3	4	11.5	4	7.1
Loan Servicing Expense	6	5	2.2-	6	10.6
Professional and Outside Services	10	11	7.8	12	9.9
Member Insurance	2	2	1.3-	2	9.2-
Operating Fees	0*	0*	7.6-	0*	6.5
Miscellaneous Operating Expenses	3	3	15.2	4	10.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>115</b>	<b>125</b>	<b>8.5</b>	<b>133</b>	<b>6.1</b>
<b>NET INCOME</b>	<b>33</b>	<b>31</b>	<b>5.0-</b>	<b>36</b>	<b>15.1</b>
Transfer to Regular Reserve 1/	5	5	10.7-	4	17.7-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	284	281	1.1-	276	1.8-
<b>Cash &amp; Equivalents</b>	<b>314</b>	<b>527</b>	<b>68.0</b>	<b>655</b>	<b>24.2</b>
<b>TOTAL INVESTMENTS</b>	<b>835</b>	<b>1,071</b>	<b>28.2</b>	<b>1,323</b>	<b>23.6</b>
U.S. Government Obligations	12	12	1.2-	26	121.7
Federal Agency Securities	323	397	22.8	516	30.2
Mutual Fund & Common Trusts	7	10	57.4	10	8.2-
MCSD and PIC at Corporate CU	32	35	8.7	45	29.5
All Other Corporate Credit Union	109	137	25.4	153	12.3
Commercial Banks, S&Ls	308	448	45.3	535	19.5
Credit Unions -Loans to, Deposits in	11	11	4.0	12	5.0
Other Investments	33	21	36.7-	25	19.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,001</b>	<b>3,072</b>	<b>2.4</b>	<b>3,106</b>	<b>1.1</b>
Unsecured Credit Card Loans	189	184	2.4-	187	1.6
All Other Unsecured Loans	436	432	1.0-	425	1.5-
New Vehicle Loans	964	945	2.0-	937	0.8-
Used Vehicle Loans	491	530	8.0	544	2.7
First Mortgage Real Estate Loans	517	557	7.8	579	3.9
Other Real Estate Loans	120	133	11.2	152	14.0
Leases Receivable	3	0*	96.6-	0*	31.2-
All Other Loans/Lines of Credit	279	288	3.2	280	2.6-
Other Loans	2	2	2.0	N/A	
Allowance For Loan Losses	34	35	4.0	34	5.0-
Other Real Estate Owned	0*	1	165.3	0*	71.1-
Land and Building	76	82	8.0	91	10.8
Other Fixed Assets	22	22	2.1	24	7.0
NCUSIF Capitalization Deposit	35	37	4.0	41	12.3
Other Assets	41	39	3.1-	44	10.5
<b>TOTAL ASSETS</b>	<b>4,290</b>	<b>4,816</b>	<b>12.3</b>	<b>5,252</b>	<b>9.1</b>
<b>LIABILITIES</b>					
Total Borrowings	14	0*	95.4-	3	312.7
Accrued Dividends/Interest Payable	10	9	7.8-	8	16.8-
Acct Payable and Other Liabilities	16	15	4.8-	16	8.8
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>40</b>	<b>25</b>	<b>36.7-</b>	<b>27</b>	<b>7.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,646</b>	<b>4,150</b>	<b>13.8</b>	<b>4,535</b>	<b>9.3</b>
Share Drafts	393	420	6.9	459	9.2
Regular Shares	1,849	2,088	12.9	2,411	15.5
Money Market Shares	221	295	33.8	383	29.6
Share Certificates/CDs	849	1,011	19.1	912	9.8-
IRA/Keogh Accounts	278	299	7.5	328	9.9
All Other Shares and Member Deposits	48	27	44.4-	35	31.8
Non-Member Deposits	8	9	11.2	6	31.4-
Regular Reserves	201	205	1.8	211	3.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	1	230.4	3	171.9
Other Reserves	39	48	24.4	47	2.3-
Undivided Earnings	365	387	6.2	429	11.0
<b>TOTAL EQUITY</b>	<b>604</b>	<b>641</b>	<b>6.2</b>	<b>691</b>	<b>7.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,290</b>	<b>4,816</b>	<b>12.3</b>	<b>5,252</b>	<b>9.1</b>

\* Amount Less than + or - 1 Million

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	284	281	1.1-	276	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	260	269	3.2	260	3.4-
(Less) Interest Refund	1	2	14.7	2	28.2
Income from Investments	68	64	6.3-	56	11.9-
Trading Profits and Losses	0*	0*	39.7-	0*	128.4
<b>TOTAL INTEREST INCOME</b>	<b>327</b>	<b>331</b>	<b>1.1</b>	<b>314</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	140	146	4.2	112	23.3-
Interest on Deposits	4	3	27.5-	3	5.1
Interest on Borrowed Money	1	0*	70.4-	0*	84.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>145</b>	<b>149</b>	<b>2.7</b>	<b>115</b>	<b>22.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>19</b>	<b>2.9</b>	<b>18</b>	<b>5.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>163</b>	<b>163</b>	<b>0.4-</b>	<b>181</b>	<b>11.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	40	47	17.5	54	15.2
Other Operating Income	10	12	19.6	13	8.1
Gain (Loss) on Investments	-0*	0*	111.4	-0*	2,088.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	52.8-	0*	99.1-
Other Non-Oper Income (Expense)	0*	0*	23.3-	0*	10.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>59</b>	<b>17.5</b>	<b>66</b>	<b>11.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	83	90	7.7	96	7.3
Travel and Conference Expense	3	3	6.0	3	6.6
Office Occupancy Expense	9	10	11.3	10	8.8
Office Operations Expense	42	45	7.9	47	3.5
Educational & Promotional Expense	4	4	12.7	5	5.2
Loan Servicing Expense	6	7	9.0	8	16.9
Professional and Outside Services	13	15	16.6	18	14.7
Member Insurance	6	6	3.6	5	7.8-
Operating Fees	1	1	11.1-	1	5.0
Miscellaneous Operating Expenses	4	5	17.4	5	9.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>171</b>	<b>186</b>	<b>8.7</b>	<b>199</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>43</b>	<b>36</b>	<b>15.8-</b>	<b>48</b>	<b>34.3</b>
Transfer to Regular Reserve 1/	11	6	46.3-	9	65.5

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	82	79	3.7-	78	1.3-
<b>Cash &amp; Equivalents</b>	192	273	41.9	318	16.6
<b>TOTAL INVESTMENTS</b>	384	448	16.8	539	20.3
U.S. Government Obligations	7	13	70.9	10	21.4-
Federal Agency Securities	123	137	11.4	141	3.2
Mutual Fund & Common Trusts	0*	2	182.5	1	11.9-
MCSD and PIC at Corporate CU	15	15	4.3	17	8.4
All Other Corporate Credit Union	54	50	6.3-	87	73.7
Commercial Banks, S&Ls	155	207	33.1	247	19.6
Credit Unions -Loans to, Deposits in	11	8	25.0-	8	5.4-
Other Investments	19	17	8.6-	28	65.3
<b>TOTAL LOANS OUTSTANDING</b>	2,076	2,242	8.0	2,368	5.6
Unsecured Credit Card Loans	120	110	8.1-	92	17.0-
All Other Unsecured Loans	124	117	5.1-	109	7.2-
New Vehicle Loans	223	215	3.5-	211	2.1-
Used Vehicle Loans	435	475	9.3	504	6.1
First Mortgage Real Estate Loans	653	755	15.6	800	5.9
Other Real Estate Loans	283	321	13.5	406	26.5
Leases Receivable	0*	0*	33.8-	0*	100.0-
All Other Loans/Lines of Credit	231	241	4.4	247	2.3
Other Loans	7	7	10.9-	N/A	
Allowance For Loan Losses	13	14	5.0	13	5.4-
Other Real Estate Owned	2	1	14.9-	0*	42.3-
Land and Building	58	59	2.1	67	12.5
Other Fixed Assets	13	12	1.9-	12	0.2-
NCUSIF Capitalization Deposit	22	24	7.5	27	10.5
Other Assets	22	27	24.2	39	44.7
<b>TOTAL ASSETS</b>	2,756	3,074	11.5	3,369	9.6
<b>LIABILITIES</b>					
Total Borrowings	67	78	16.4	93	20.0
Accrued Dividends/Interest Payable	0*	0*	36.0	0*	59.9-
Acct Payable and Other Liabilities	12	13	7.2	15	16.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	80	92	15.1	109	18.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,377	2,660	11.9	2,909	9.4
Share Drafts	314	335	6.7	359	7.1
Regular Shares	803	893	11.1	1,001	12.2
Money Market Shares	262	340	29.5	439	29.0
Share Certificates/CDs	728	805	10.6	796	1.1-
IRA/Keogh Accounts	236	253	7.4	280	10.7
All Other Shares and Member Deposits	20	25	24.0	27	9.9
Non-Member Deposits	13	10	29.1-	7	27.4-
Regular Reserves	120	122	2.1	126	3.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	1,847.8	2	73.6
Other Reserves	5	5	6.2-	4	8.1-
Undivided Earnings	174	193	11.3	218	12.7
<b>TOTAL EQUITY</b>	299	322	7.7	350	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,756	3,074	11.5	3,369	9.6

\* Amount Less than + or - 1 Million

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	82	79	3.7-	78	1.3-
<b>INTEREST INCOME</b>					
Interest on Loans	174	182	4.4	175	3.8-
(Less) Interest Refund	0*	0*	26.2-	0*	6.4-
Income from Investments	33	32	3.8-	25	19.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>207</b>	<b>213</b>	<b>3.2</b>	<b>200</b>	<b>6.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	86	90	4.3	66	26.5-
Interest on Deposits	0*	1	49.4	0*	52.7-
Interest on Borrowed Money	4	4	1.3	4	5.9
<b>TOTAL INTEREST EXPENSE</b>	<b>90</b>	<b>94</b>	<b>4.5</b>	<b>70</b>	<b>25.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>7</b>	<b>8.6</b>	<b>7</b>	<b>7.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>110</b>	<b>112</b>	<b>1.7</b>	<b>123</b>	<b>10.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	15	15.0	18	17.9
Other Operating Income	9	10	17.1	11	12.5
Gain (Loss) on Investments	-0*	0*	132.4	-0*	406.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	905.9	0*	63.5-
Other Non-Oper Income (Expense)	0*	0*	486.9	1	76.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>26</b>	<b>20.1</b>	<b>30</b>	<b>15.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	50	55	8.4	60	9.1
Travel and Conference Expense	2	2	0.8-	2	12.7
Office Occupancy Expense	7	8	16.0	9	3.7
Office Operations Expense	22	24	7.1	25	5.3
Educational & Promotional Expense	3	4	8.6	4	0.8
Loan Servicing Expense	6	6	12.7	7	13.4
Professional and Outside Services	11	12	6.0	12	5.5
Member Insurance	2	2	12.7-	2	2.6-
Operating Fees	0*	0*	9.0-	0*	14.1
Miscellaneous Operating Expenses	2	3	11.6	3	12.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>107</b>	<b>115</b>	<b>8.0</b>	<b>124</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>25</b>	<b>22</b>	<b>9.7-</b>	<b>29</b>	<b>31.7</b>
Transfer to Regular Reserve 1/	7	5	27.9-	6	7.2

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	128	127	0.8-	124	2.4-
<b>Cash &amp; Equivalents</b>	562	1,033	83.8	1,071	3.6
<b>TOTAL INVESTMENTS</b>	2,193	2,573	17.3	3,430	33.3
U.S. Government Obligations	10	6	43.2-	6	7.2-
Federal Agency Securities	1,822	2,051	12.6	2,796	36.4
Mutual Fund & Common Trusts	92	155	68.3	156	0.7
MCSD and PIC at Corporate CU	12	14	20.0	18	30.2
All Other Corporate Credit Union	21	38	78.1	75	96.0
Commercial Banks, S&Ls	114	212	86.5	298	40.2
Credit Unions -Loans to, Deposits in	7	5	32.9-	18	266.1
Other Investments	114	93	19.0-	64	31.0-
<b>TOTAL LOANS OUTSTANDING</b>	5,600	5,935	6.0	6,397	7.8
Unsecured Credit Card Loans	532	519	2.5-	511	1.4-
All Other Unsecured Loans	687	654	4.8-	600	8.3-
New Vehicle Loans	1,303	1,312	0.7	1,259	4.1-
Used Vehicle Loans	858	953	11.0	1,043	9.4
First Mortgage Real Estate Loans	1,285	1,506	17.2	1,912	27.0
Other Real Estate Loans	767	834	8.7	932	11.8
Leases Receivable	5	3	40.1-	2	40.5-
All Other Loans/Lines of Credit	154	133	13.4-	139	3.9
Other Loans	8	21	150.1	N/A	
Allowance For Loan Losses	68	67	2.6-	63	5.7-
Other Real Estate Owned	0*	1	27.8	0*	70.9-
Land and Building	97	103	6.7	113	9.3
Other Fixed Assets	45	46	0.3	49	8.1
NCUSIF Capitalization Deposit	72	78	8.0	89	15.2
Other Assets	106	115	8.8	127	10.7
<b>TOTAL ASSETS</b>	8,608	9,817	14.1	11,217	14.3
<b>LIABILITIES</b>					
Total Borrowings	35	17	51.9-	22	32.1
Accrued Dividends/Interest Payable	24	20	16.5-	15	25.9-
Acct Payable and Other Liabilities	57	64	13.6	79	21.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	116	101	12.6-	116	14.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,546	8,671	14.9	9,925	14.5
Share Drafts	1,016	1,077	6.1	1,190	10.4
Regular Shares	3,467	3,942	13.7	4,638	17.7
Money Market Shares	779	1,098	41.0	1,419	29.2
Share Certificates/CDs	1,445	1,592	10.2	1,613	1.3
IRA/Keogh Accounts	729	817	12.1	851	4.1
All Other Shares and Member Deposits	105	133	26.4	200	51.2
Non-Member Deposits	6	11	89.5	13	21.7
Regular Reserves	277	294	6.1	311	6.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	6	231.3	18	196.5
Other Reserves	134	93	30.6-	66	29.4-
Undivided Earnings	539	652	20.9	781	19.8
<b>TOTAL EQUITY</b>	946	1,045	10.5	1,177	12.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,608	9,817	14.1	11,217	14.3

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	128	127	0.8-	124	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	455	484	6.3	476	1.6-
(Less) Interest Refund	2	2	1.1	2	17.1
Income from Investments	170	158	7.5-	146	7.4-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>624</b>	<b>640</b>	<b>2.5</b>	<b>620</b>	<b>3.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	249	254	1.9	195	23.0-
Interest on Deposits	30	34	13.1	25	27.1-
Interest on Borrowed Money	2	1	52.3-	0*	12.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>282</b>	<b>289</b>	<b>2.7</b>	<b>221</b>	<b>23.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>29</b>	<b>31</b>	<b>5.7</b>	<b>28</b>	<b>9.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>313</b>	<b>319</b>	<b>2.1</b>	<b>370</b>	<b>16.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	60	68	13.8	77	12.6
Other Operating Income	23	28	22.7	34	19.4
Gain (Loss) on Investments	-0*	4	787.0	2	43.9-
Gain (Loss) on Disp of Fixed Assets	-0*	3	6,604.4	0*	91.4-
Other Non-Oper Income (Expense)	0*	1	136.1	0*	85.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>83</b>	<b>105</b>	<b>27.1</b>	<b>114</b>	<b>7.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	155	170	9.8	185	8.9
Travel and Conference Expense	4	5	5.2	5	8.0
Office Occupancy Expense	18	19	2.2	21	10.6
Office Operations Expense	77	82	7.4	88	6.9
Educational & Promotional Expense	10	11	10.7	12	10.7
Loan Servicing Expense	16	16	5.1	19	13.7
Professional and Outside Services	18	22	20.8	25	12.2
Member Insurance	2	2	4.5	2	3.6-
Operating Fees	2	2	13.5-	2	15.9
Miscellaneous Operating Expenses	7	7	12.7-	8	17.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>310</b>	<b>336</b>	<b>8.4</b>	<b>366</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>86</b>	<b>89</b>	<b>3.5</b>	<b>118</b>	<b>32.4</b>
Transfer to Regular Reserve 1/	21	10	51.7-	7	27.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	285	279	2.1-	274	1.8-
<b>Cash &amp; Equivalents</b>	974	1,280	31.4	1,552	21.3
<b>TOTAL INVESTMENTS</b>	3,540	4,247	20.0	4,912	15.6
U.S. Government Obligations	174	110	37.0-	189	72.6
Federal Agency Securities	2,428	2,854	17.6	3,421	19.9
Mutual Fund & Common Trusts	35	172	394.7	100	41.9-
MCSD and PIC at Corporate CU	52	56	7.9	62	10.7
All Other Corporate Credit Union	450	485	7.8	426	12.3-
Commercial Banks, S&Ls	251	402	60.3	534	32.9
Credit Unions -Loans to, Deposits in	14	17	19.2	16	3.3-
Other Investments	136	151	11.5	164	8.2
<b>TOTAL LOANS OUTSTANDING</b>	9,749	10,683	9.6	11,705	9.6
Unsecured Credit Card Loans	640	603	5.9-	591	1.9-
All Other Unsecured Loans	568	547	3.7-	539	1.4-
New Vehicle Loans	1,100	1,061	3.6-	1,046	1.4-
Used Vehicle Loans	1,243	1,476	18.8	1,617	9.6
First Mortgage Real Estate Loans	4,563	5,178	13.5	5,816	12.3
Other Real Estate Loans	1,404	1,571	11.9	1,878	19.5
Leases Receivable	0*	0*	79.4-	0*	31.8
All Other Loans/Lines of Credit	217	235	7.9	217	7.4-
Other Loans	12	12	4.9	N/A	
Allowance For Loan Losses	75	76	1.3	79	3.7
Other Real Estate Owned	0*	0*	366.1	1	21.5
Land and Building	151	184	22.5	196	6.0
Other Fixed Assets	43	53	21.6	53	0.8
NCUSIF Capitalization Deposit	113	126	11.6	140	11.4
Other Assets	148	176	19.0	179	1.8
<b>TOTAL ASSETS</b>	14,643	16,674	13.9	18,708	12.2
<b>LIABILITIES</b>					
Total Borrowings	285	413	45.0	469	13.5
Accrued Dividends/Interest Payable	10	5	52.6-	3	41.1-
Acct Payable and Other Liabilities	89	90	1.8	110	21.5
Uninsured Secondary Capital	0*	0*	17.6	0*	0.0
<b>TOTAL LIABILITIES</b>	384	509	32.4	582	14.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,494	14,241	14.0	16,012	12.4
Share Drafts	1,305	1,468	12.5	1,664	13.4
Regular Shares	3,838	4,342	13.1	4,953	14.1
Money Market Shares	1,669	2,191	31.3	2,591	18.3
Share Certificates/CDs	4,077	4,501	10.4	4,873	8.3
IRA/Keogh Accounts	1,432	1,534	7.1	1,672	9.0
All Other Shares and Member Deposits	167	190	13.8	247	30.0
Non-Member Deposits	6	16	170.4	12	22.0-
Regular Reserves	456	485	6.4	470	3.2-
APPR. For Non-Conf. Invest.	0*	0*	0.4-	0*	12.8
Accum. Unrealized G/L on A-F-S	17	31	88.5	45	44.2
Other Reserves	3	3	4.9	3	7.7
Undivided Earnings	1,288	1,404	9.0	1,595	13.6
<b>TOTAL EQUITY</b>	1,765	1,924	9.0	2,114	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,643	16,674	13.9	18,708	12.2

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	285	279	2.1-	274	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	743	794	6.8	794	0.0
(Less) Interest Refund	0*	0*	59.0-	0*	76.7-
Income from Investments	249	250	0.4	208	16.7-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>992</b>	<b>1,044</b>	<b>5.2</b>	<b>1,002</b>	<b>4.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	420	422	0.4	326	22.8-
Interest on Deposits	58	83	43.8	70	16.5-
Interest on Borrowed Money	15	19	25.0	21	11.2
<b>TOTAL INTEREST EXPENSE</b>	<b>493</b>	<b>524</b>	<b>6.2</b>	<b>416</b>	<b>20.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>26</b>	<b>30</b>	<b>16.5</b>	<b>36</b>	<b>19.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>473</b>	<b>490</b>	<b>3.6</b>	<b>551</b>	<b>12.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	56	60	6.5	67	12.0
Other Operating Income	13	32	143.7	41	25.3
Gain (Loss) on Investments	1	2	115.0	3	50.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,436.6	0*	163.6
Other Non-Oper Income (Expense)	1	0*	57.1-	5	696.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>72</b>	<b>95</b>	<b>32.3</b>	<b>117</b>	<b>22.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	198	220	10.7	244	11.3
Travel and Conference Expense	7	7	7.7-	7	5.3
Office Occupancy Expense	26	31	17.6	34	10.5
Office Operations Expense	77	85	9.8	92	8.6
Educational & Promotional Expense	15	16	8.8	18	12.8
Loan Servicing Expense	11	15	38.7	19	25.4
Professional and Outside Services	42	47	12.6	54	15.2
Member Insurance	4	5	13.1	5	2.6
Operating Fees	2	3	0.8	3	14.2
Miscellaneous Operating Expenses	11	11	1.4	12	4.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>395</b>	<b>440</b>	<b>11.3</b>	<b>490</b>	<b>11.4</b>
<b>NET INCOME</b>	<b>150</b>	<b>146</b>	<b>2.8-</b>	<b>177</b>	<b>21.7</b>
Transfer to Regular Reserve 1/	32	20	37.4-	12	38.2-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	465	454	2.4-	444	2.2-
<b>Cash &amp; Equivalents</b>	1,726	2,697	56.2	2,698	0.1
<b>TOTAL INVESTMENTS</b>	4,697	5,583	18.9	6,952	24.5
U.S. Government Obligations	100	87	13.5-	46	47.0-
Federal Agency Securities	1,591	1,804	13.4	2,696	49.5
Mutual Fund & Common Trusts	131	173	32.7	127	26.7-
MCSD and PIC at Corporate CU	114	118	3.6	125	6.0
All Other Corporate Credit Union	528	460	12.9-	530	15.4
Commercial Banks, S&Ls	706	999	41.6	1,289	29.0
Credit Unions -Loans to, Deposits in	39	38	1.3-	36	5.1-
Other Investments	1,489	1,904	27.8	2,102	10.4
<b>TOTAL LOANS OUTSTANDING</b>	15,028	15,905	5.8	16,638	4.6
Unsecured Credit Card Loans	1,134	1,123	0.9-	1,124	0.0
All Other Unsecured Loans	1,162	1,106	4.8-	1,035	6.4-
New Vehicle Loans	2,284	2,046	10.4-	1,881	8.0-
Used Vehicle Loans	2,847	3,052	7.2	3,131	2.6
First Mortgage Real Estate Loans	4,528	5,224	15.4	5,783	10.7
Other Real Estate Loans	1,888	2,091	10.7	2,360	12.8
Leases Receivable	105	121	15.6	202	66.9
All Other Loans/Lines of Credit	1,033	1,093	5.8	1,123	2.7
Other Loans	47	48	3.3	N/A	
Allowance For Loan Losses	101	110	9.2	121	9.7
Other Real Estate Owned	5	6	26.7	8	37.2
Land and Building	395	430	8.9	477	10.8
Other Fixed Assets	116	113	2.3-	120	5.8
NCUSIF Capitalization Deposit	181	198	8.9	217	9.9
Other Assets	269	296	10.0	338	14.1
<b>TOTAL ASSETS</b>	22,317	25,118	12.5	27,375	9.0
<b>LIABILITIES</b>					
Total Borrowings	130	116	11.2-	198	71.2
Accrued Dividends/Interest Payable	60	47	22.5-	36	21.8-
Acct Payable and Other Liabilities	147	180	22.3	183	1.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	338	342	1.4	417	22.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,334	21,893	13.2	23,832	8.9
Share Drafts	2,855	2,963	3.8	3,069	3.6
Regular Shares	6,072	6,565	8.1	7,038	7.2
Money Market Shares	3,586	4,775	33.2	6,127	28.3
Share Certificates/CDs	4,665	5,409	15.9	5,328	1.5-
IRA/Keogh Accounts	1,532	1,584	3.4	1,711	8.0
All Other Shares and Member Deposits	538	518	3.7-	457	11.8-
Non-Member Deposits	88	80	9.7-	102	28.8
Regular Reserves	779	788	1.2	809	2.6
APPR. For Non-Conf. Invest.	7	3	53.2-	3	12.6-
Accum. Unrealized G/L on A-F-S	13	36	173.3	51	43.1
Other Reserves	350	371	5.8	379	2.3
Undivided Earnings	1,496	1,685	12.6	1,883	11.8
<b>TOTAL EQUITY</b>	2,645	2,883	9.0	3,125	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	22,317	25,118	12.5	27,375	9.0

\* Amount Less than + or - 1 Million

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	465	454	2.4-	444	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	1,224	1,297	6.0	1,263	2.6-
(Less) Interest Refund	5	6	8.8	5	4.1-
Income from Investments	373	366	1.8-	332	9.3-
Trading Profits and Losses	0*	-0*	117.3-	-0*	2,979.8-
<b>TOTAL INTEREST INCOME</b>	<b>1,592</b>	<b>1,658</b>	<b>4.2</b>	<b>1,590</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	465	458	1.5-	347	24.4-
Interest on Deposits	236	269	14.3	223	17.4-
Interest on Borrowed Money	7	6	12.8-	7	14.2
<b>TOTAL INTEREST EXPENSE</b>	<b>708</b>	<b>734</b>	<b>3.7</b>	<b>576</b>	<b>21.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>54</b>	<b>68</b>	<b>25.8</b>	<b>83</b>	<b>23.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>830</b>	<b>857</b>	<b>3.2</b>	<b>930</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	136	156	15.0	176	12.5
Other Operating Income	56	68	21.5	74	8.1
Gain (Loss) on Investments	-0*	-2	115.4-	-11	478.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	44.7-	3	481.7
Other Non-Oper Income (Expense)	1	2	75.8	-4	276.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>193</b>	<b>225</b>	<b>16.6</b>	<b>237</b>	<b>5.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	384	415	8.2	453	9.1
Travel and Conference Expense	13	14	4.8	15	8.9
Office Occupancy Expense	52	58	11.6	61	5.0
Office Operations Expense	190	200	5.3	213	6.5
Educational & Promotional Expense	28	31	12.6	35	13.4
Loan Servicing Expense	44	48	8.8	53	10.4
Professional and Outside Services	57	58	2.0	59	1.6
Member Insurance	7	8	8.9	7	15.6-
Operating Fees	6	6	0.3-	7	5.9
Miscellaneous Operating Expenses	24	23	1.7-	26	12.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>805</b>	<b>862</b>	<b>7.1</b>	<b>929</b>	<b>7.8</b>
<b>NET INCOME</b>	<b>219</b>	<b>220</b>	<b>0.6</b>	<b>238</b>	<b>8.4</b>
Transfer to Regular Reserve <sup>1/</sup>	63	20	68.4-	15	25.0-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	189	185	2.1-	180	2.7-
<b>Cash &amp; Equivalents</b>	598	868	45.1	905	4.3
<b>TOTAL INVESTMENTS</b>	1,280	1,902	48.6	2,656	39.6
U.S. Government Obligations	55	51	7.6-	42	18.3-
Federal Agency Securities	661	889	34.5	1,461	64.3
Mutual Fund & Common Trusts	27	146	436.3	175	20.0
MCSD and PIC at Corporate CU	28	31	12.4	31	0.1
All Other Corporate Credit Union	204	226	10.7	235	3.9
Commercial Banks, S&Ls	181	372	105.4	514	38.2
Credit Unions -Loans to, Deposits in	25	31	22.3	21	31.0-
Other Investments	99	157	59.0	178	13.3
<b>TOTAL LOANS OUTSTANDING</b>	6,426	6,709	4.4	7,108	5.9
Unsecured Credit Card Loans	411	399	2.8-	395	1.2-
All Other Unsecured Loans	311	303	2.7-	296	2.1-
New Vehicle Loans	1,055	990	6.2-	1,020	3.1
Used Vehicle Loans	1,453	1,591	9.5	1,696	6.6
First Mortgage Real Estate Loans	1,138	1,234	8.4	1,298	5.2
Other Real Estate Loans	1,432	1,558	8.8	1,748	12.2
Leases Receivable	38	31	18.8-	16	46.1-
All Other Loans/Lines of Credit	483	500	3.6	639	27.8
Other Loans	106	104	2.4-	N/A	
Allowance For Loan Losses	38	39	4.2	42	6.0
Other Real Estate Owned	0*	0*	45.9	1	181.8
Land and Building	117	146	25.0	164	12.4
Other Fixed Assets	38	43	11.0	48	12.1
NCUSIF Capitalization Deposit	68	75	10.5	85	14.0
Other Assets	110	128	17.2	99	22.8-
<b>TOTAL ASSETS</b>	8,599	9,833	14.3	11,082	12.7
<b>LIABILITIES</b>					
Total Borrowings	41	8	81.5-	135	1,695.3
Accrued Dividends/Interest Payable	16	12	28.1-	8	34.8-
Acct Payable and Other Liabilities	65	53	17.8-	57	6.6
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	122	73	40.6-	200	174.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,518	8,702	15.7	9,672	11.1
Share Drafts	1,145	1,191	4.1	1,273	6.8
Regular Shares	2,061	2,438	18.3	2,812	15.3
Money Market Shares	1,196	1,646	37.6	1,883	14.4
Share Certificates/CDs	2,367	2,603	9.9	2,763	6.1
IRA/Keogh Accounts	619	680	10.0	763	12.1
All Other Shares and Member Deposits	104	121	16.0	143	17.9
Non-Member Deposits	26	22	16.3-	36	64.6
Regular Reserves	295	302	2.2	313	3.8
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	5	938.7	24	341.5
Other Reserves	51	57	11.5	58	0.3
Undivided Earnings	613	693	13.2	815	17.6
<b>TOTAL EQUITY</b>	959	1,058	10.3	1,210	14.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,599	9,833	14.3	11,082	12.7

\* Amount Less than + or - 1 Million

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	189	185	2.1-	180	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	519	544	4.8	525	3.5-
(Less) Interest Refund	0*	0*	51.5-	0*	39.8-
Income from Investments	101	109	8.1	105	3.3-
Trading Profits and Losses	0	0*	0.0	-0*	1,487.0-
<b>TOTAL INTEREST INCOME</b>	<b>620</b>	<b>653</b>	<b>5.4</b>	<b>630</b>	<b>3.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	250	268	7.1	208	22.5-
Interest on Deposits	39	40	2.3	27	32.1-
Interest on Borrowed Money	4	1	73.4-	1	13.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>293</b>	<b>309</b>	<b>5.2</b>	<b>236</b>	<b>23.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>17</b>	<b>20</b>	<b>16.5</b>	<b>25</b>	<b>28.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>309</b>	<b>325</b>	<b>5.0</b>	<b>369</b>	<b>13.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	41	51	22.9	61	20.2
Other Operating Income	31	37	20.4	43	15.8
Gain (Loss) on Investments	-0*	3	429.5	5	101.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	254.3	0*	7.0-
Other Non-Oper Income (Expense)	0*	0*	3.8	0*	90.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>72</b>	<b>91</b>	<b>27.3</b>	<b>110</b>	<b>21.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	141	155	10.2	174	12.2
Travel and Conference Expense	6	6	1.6	6	8.2
Office Occupancy Expense	17	21	24.4	22	8.0
Office Operations Expense	63	67	6.2	74	9.3
Educational & Promotional Expense	11	13	11.4	13	4.1
Loan Servicing Expense	16	18	8.0	20	15.6
Professional and Outside Services	21	22	3.3	24	10.0
Member Insurance	3	3	1.3-	3	12.6-
Operating Fees	2	2	10.7-	2	7.6
Miscellaneous Operating Expenses	7	7	12.2	9	19.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>287</b>	<b>314</b>	<b>9.1</b>	<b>348</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>93</b>	<b>102</b>	<b>9.3</b>	<b>132</b>	<b>29.4</b>
Transfer to Regular Reserve 1/	31	11	65.3-	9	18.0-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	131	125	4.6-	119	4.8-
<b>Cash &amp; Equivalents</b>	164	160	2.2-	234	45.9
<b>TOTAL INVESTMENTS</b>	296	444	50.2	497	11.8
U.S. Government Obligations	4	3	34.3-	10	274.2
Federal Agency Securities	73	47	36.3-	54	15.7
Mutual Fund & Common Trusts	0*	0*	32.3-	0*	5.2-
MCSD and PIC at Corporate CU	10	9	7.4-	14	51.7
All Other Corporate Credit Union	113	239	111.8	230	3.9-
Commercial Banks, S&Ls	84	136	60.9	171	25.5
Credit Unions -Loans to, Deposits in	4	4	8.6-	3	15.8-
Other Investments	7	7	1.1-	15	125.1
<b>TOTAL LOANS OUTSTANDING</b>	1,238	1,289	4.2	1,341	4.1
Unsecured Credit Card Loans	49	51	2.9	48	4.7-
All Other Unsecured Loans	138	132	4.7-	136	3.3
New Vehicle Loans	328	304	7.1-	287	5.9-
Used Vehicle Loans	342	361	5.4	379	5.0
First Mortgage Real Estate Loans	201	257	28.2	301	17.0
Other Real Estate Loans	61	65	5.0	72	10.8
Leases Receivable	0*	0*	28.2	0*	100.0-
All Other Loans/Lines of Credit	113	115	1.8	119	3.4
Other Loans	5	4	6.1-	N/A	
Allowance For Loan Losses	11	12	10.6	12	3.5-
Other Real Estate Owned	0*	0*	44.4-	0*	291.1
Land and Building	37	39	3.9	42	7.8
Other Fixed Assets	9	9	2.7-	10	11.9
NCUSIF Capitalization Deposit	14	15	3.9	17	14.2
Other Assets	22	24	9.6	24	0.6
<b>TOTAL ASSETS</b>	1,770	1,969	11.2	2,155	9.5
<b>LIABILITIES</b>					
Total Borrowings	8	7	10.9-	6	7.3-
Accrued Dividends/Interest Payable	6	5	21.8-	4	8.1-
Acct Payable and Other Liabilities	16	15	6.8-	17	14.6
Uninsured Secondary Capital	0*	0*	50.0-	0*	850.9
<b>TOTAL LIABILITIES</b>	30	26	11.1-	28	6.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,495	1,684	12.6	1,850	9.9
Share Drafts	145	158	9.0	174	10.5
Regular Shares	703	795	13.0	926	16.6
Money Market Shares	101	159	56.7	212	33.4
Share Certificates/CDs	388	382	1.6-	339	11.1-
IRA/Keogh Accounts	136	151	11.0	165	9.5
All Other Shares and Member Deposits	14	27	95.0	23	15.6-
Non-Member Deposits	8	13	57.9	10	17.7-
Regular Reserves	59	58	1.5-	58	0.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	404.4	0*	151.7
Other Reserves	10	3	73.8-	4	41.3
Undivided Earnings	176	198	12.4	215	8.8
<b>TOTAL EQUITY</b>	245	259	5.6	277	7.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,770	1,969	11.2	2,155	9.5

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	131	125	4.6-	119	4.8-
<b>INTEREST INCOME</b>					
Interest on Loans	104	109	4.7	106	3.1-
(Less) Interest Refund	0*	0*	116.7	0*	34.3-
Income from Investments	26	24	8.3-	17	28.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>130</b>	<b>133</b>	<b>2.0</b>	<b>123</b>	<b>7.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	60	57	4.5-	45	21.0-
Interest on Deposits	3	6	139.9	2	64.5-
Interest on Borrowed Money	0*	0*	29.2-	0*	8.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>63</b>	<b>64</b>	<b>1.3</b>	<b>48</b>	<b>25.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>8</b>	<b>25.0</b>	<b>7</b>	<b>7.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>61</b>	<b>61</b>	<b>0.4</b>	<b>67</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	18	15.1	21	14.5
Other Operating Income	5	5	1.9	5	14.1
Gain (Loss) on Investments	0*	0*	808.5	-0*	474.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	244.0	0*	9.4-
Other Non-Oper Income (Expense)	-0*	-0*	9.9	-0*	12.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>23</b>	<b>13.2</b>	<b>26</b>	<b>12.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	31	33	6.2	36	7.1
Travel and Conference Expense	1	1	4.0-	1	0.8
Office Occupancy Expense	3	4	17.2	4	8.4
Office Operations Expense	16	17	7.5	18	3.7
Educational & Promotional Expense	2	2	4.6-	2	7.6
Loan Servicing Expense	2	2	0.0-	2	1.7-
Professional and Outside Services	5	6	12.5	6	3.5
Member Insurance	2	2	0.9-	2	4.0-
Operating Fees	0*	0*	6.1-	0*	16.3
Miscellaneous Operating Expenses	2	2	0.5	2	47.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>65</b>	<b>69</b>	<b>6.4</b>	<b>74</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>16</b>	<b>14</b>	<b>8.1-</b>	<b>19</b>	<b>34.4</b>
Transfer to Regular Reserve 1/	5	0*	82.8-	1	12.2

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	188	185	1.6-	179	3.2-
<b>Cash &amp; Equivalents</b>	531	716	34.7	727	1.6
<b>TOTAL INVESTMENTS</b>	1,100	1,353	23.0	1,516	12.0
U.S. Government Obligations	118	42	64.2-	50	17.9
Federal Agency Securities	563	700	24.5	743	6.0
Mutual Fund & Common Trusts	18	66	257.8	53	19.2-
MCSD and PIC at Corporate CU	36	38	3.9	39	4.0
All Other Corporate Credit Union	233	264	13.3	290	9.7
Commercial Banks, S&Ls	103	211	104.4	309	46.3
Credit Unions -Loans to, Deposits in	7	4	36.6-	8	81.0
Other Investments	22	28	26.1	25	12.1-
<b>TOTAL LOANS OUTSTANDING</b>	4,206	4,436	5.5	4,680	5.5
Unsecured Credit Card Loans	354	348	1.7-	325	6.5-
All Other Unsecured Loans	253	240	5.0-	226	6.2-
New Vehicle Loans	911	892	2.1-	881	1.2-
Used Vehicle Loans	1,021	1,160	13.5	1,257	8.4
First Mortgage Real Estate Loans	922	1,028	11.6	1,185	15.3
Other Real Estate Loans	539	554	2.8	584	5.4
Leases Receivable	1	1	20.8-	0*	38.6-
All Other Loans/Lines of Credit	191	199	4.2	222	11.2
Other Loans	14	14	3.2	N/A	
Allowance For Loan Losses	37	39	5.4	43	10.1
Other Real Estate Owned	0*	0*	31.6	0*	18.4-
Land and Building	98	124	26.0	144	16.0
Other Fixed Assets	31	29	6.0-	32	11.3
NCUSIF Capitalization Deposit	48	53	9.7	57	8.4
Other Assets	66	81	21.9	73	9.4-
<b>TOTAL ASSETS</b>	6,045	6,753	11.7	7,202	6.6
<b>LIABILITIES</b>					
Total Borrowings	118	49	58.2-	95	92.9
Accrued Dividends/Interest Payable	19	17	9.2-	15	15.0-
Acct Payable and Other Liabilities	31	43	40.5	36	15.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	168	110	34.5-	146	33.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,201	5,916	13.7	6,267	5.9
Share Drafts	666	699	5.0	717	2.6
Regular Shares	1,936	2,196	13.4	2,405	9.5
Money Market Shares	666	917	37.8	979	6.7
Share Certificates/CDs	1,324	1,422	7.4	1,446	1.7
IRA/Keogh Accounts	581	647	11.3	675	4.4
All Other Shares and Member Deposits	27	33	22.0	41	26.6
Non-Member Deposits	3	2	3.4-	3	29.6
Regular Reserves	169	185	9.4	199	7.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	4	366.9	7	84.4
Other Reserves	199	205	3.0	219	7.0
Undivided Earnings	310	334	7.6	363	8.7
<b>TOTAL EQUITY</b>	676	727	7.5	788	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,045	6,753	11.7	7,202	6.6

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	188	185	1.6-	179	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	339	365	7.8	354	3.1-
(Less) Interest Refund	0*	0*	53.3-	0*	148.7
Income from Investments	101	91	9.3-	69	24.6-
Trading Profits and Losses	0	0*	0.0	0*	80.3-
<b>TOTAL INTEREST INCOME</b>	<b>439</b>	<b>456</b>	<b>3.9</b>	<b>422</b>	<b>7.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	195	196	0.5	113	42.2-
Interest on Deposits	13	18	43.2	39	116.7
Interest on Borrowed Money	13	11	20.5-	6	46.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>220</b>	<b>224</b>	<b>1.7</b>	<b>158</b>	<b>29.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>26</b>	<b>50.2</b>	<b>32</b>	<b>22.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>201</b>	<b>206</b>	<b>2.3</b>	<b>232</b>	<b>12.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	51	56	11.2	67	18.3
Other Operating Income	15	18	23.3	21	11.7
Gain (Loss) on Investments	-0*	0*	217.5	0*	65.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,197.1	0*	55.2-
Other Non-Oper Income (Expense)	0*	0*	155.6	2	197.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>66</b>	<b>76</b>	<b>16.5</b>	<b>90</b>	<b>17.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	98	111	12.4	121	9.0
Travel and Conference Expense	3	3	2.7	4	15.5
Office Occupancy Expense	12	13	11.1	14	12.3
Office Operations Expense	53	55	3.4	60	9.6
Educational & Promotional Expense	8	9	2.7	10	12.4
Loan Servicing Expense	14	15	2.3	16	7.9
Professional and Outside Services	17	19	6.4	21	11.4
Member Insurance	3	3	2.5-	2	11.6-
Operating Fees	1	1	5.4	1	13.1-
Miscellaneous Operating Expenses	6	9	63.9	11	13.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>216</b>	<b>237</b>	<b>9.6</b>	<b>259</b>	<b>9.4</b>
<b>NET INCOME</b>	<b>50</b>	<b>45</b>	<b>10.4-</b>	<b>63</b>	<b>38.4</b>
Transfer to Regular Reserve 1/	22	20	10.2-	21	4.1

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	76	74	2.6-	73	1.4-
<b>Cash &amp; Equivalents</b>	159	270	70.2	304	12.5
<b>TOTAL INVESTMENTS</b>	191	218	13.6	319	46.9
U.S. Government Obligations	3	2	32.9-	5	108.7
Federal Agency Securities	69	61	12.0-	97	58.0
Mutual Fund & Common Trusts	0*	2	137.1	3	37.0
MCSD and PIC at Corporate CU	8	8	4.0	9	11.6
All Other Corporate Credit Union	33	30	8.6-	35	14.9
Commercial Banks, S&Ls	62	93	49.5	154	64.5
Credit Unions -Loans to, Deposits in	5	7	39.9	6	8.3-
Other Investments	9	13	45.0	11	15.1-
<b>TOTAL LOANS OUTSTANDING</b>	1,203	1,284	6.7	1,350	5.2
Unsecured Credit Card Loans	49	48	1.0-	48	0.2-
All Other Unsecured Loans	58	56	3.3-	49	12.1-
New Vehicle Loans	195	199	2.0	205	3.1
Used Vehicle Loans	315	343	8.9	354	3.2
First Mortgage Real Estate Loans	322	363	12.5	407	12.1
Other Real Estate Loans	142	139	2.2-	135	3.3-
Leases Receivable	0*	0*	0.0	1	57.6
All Other Loans/Lines of Credit	115	129	11.6	151	17.5
Other Loans	6	6	6.0-	N/A	
Allowance For Loan Losses	13	13	5.6	13	1.0-
Other Real Estate Owned	0*	2	114.1	2	3.8-
Land and Building	37	43	16.2	45	5.4
Other Fixed Assets	7	7	5.5	8	9.4
NCUSIF Capitalization Deposit	13	14	7.8	16	15.5
Other Assets	16	17	2.9	16	7.2-
<b>TOTAL ASSETS</b>	1,614	1,840	14.0	2,048	11.3
<b>LIABILITIES</b>					
Total Borrowings	22	11	49.5-	11	5.8-
Accrued Dividends/Interest Payable	2	2	0.2-	1	36.9-
Acct Payable and Other Liabilities	6	6	10.9	8	34.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	30	19	35.0-	20	4.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,401	1,620	15.6	1,807	11.5
Share Drafts	147	162	10.4	171	5.8
Regular Shares	647	757	17.0	908	19.9
Money Market Shares	102	139	35.9	191	37.0
Share Certificates/CDs	348	390	12.2	351	9.9-
IRA/Keogh Accounts	110	118	6.5	133	13.3
All Other Shares and Member Deposits	41	49	19.1	48	2.2-
Non-Member Deposits	6	5	13.8-	5	6.3-
Regular Reserves	64	69	8.3	71	3.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	546,595.7	0*	10.4
Other Reserves	28	28	0.2	29	5.3
Undivided Earnings	92	104	13.0	120	15.7
<b>TOTAL EQUITY</b>	183	201	9.7	221	10.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,614	1,840	14.0	2,048	11.3

\* Amount Less than + or - 1 Million

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	76	74	2.6-	73	1.4-
<b>INTEREST INCOME</b>					
Interest on Loans	101	108	6.6	105	2.6-
(Less) Interest Refund	0*	0*	87.7	0*	61.3-
Income from Investments	19	18	9.0-	15	17.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>120</b>	<b>125</b>	<b>4.1</b>	<b>119</b>	<b>4.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	58	57	1.3-	44	22.5-
Interest on Deposits	0*	0*	53.1	2	170.7
Interest on Borrowed Money	1	1	8.7-	0*	50.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>60</b>	<b>59</b>	<b>1.0-</b>	<b>47</b>	<b>20.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>5</b>	<b>20.8</b>	<b>6</b>	<b>9.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>56</b>	<b>61</b>	<b>8.1</b>	<b>66</b>	<b>9.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	10.4	10	12.9
Other Operating Income	3	4	25.9	4	2.4
Gain (Loss) on Investments	-0*	0*	171.6	0*	567.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	36.6-	-0*	173.0-
Other Non-Oper Income (Expense)	0*	0*	163.3	0*	28.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>13</b>	<b>15.4</b>	<b>14</b>	<b>10.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	28	9.4	31	9.7
Travel and Conference Expense	0*	0*	9.2	0*	11.3
Office Occupancy Expense	3	4	11.4	4	11.9
Office Operations Expense	10	11	7.4	12	7.0
Educational & Promotional Expense	2	2	14.1	2	7.0
Loan Servicing Expense	2	2	3.0-	2	8.3
Professional and Outside Services	5	5	3.1	5	5.9
Member Insurance	1	1	2.7	1	15.1-
Operating Fees	0*	0*	15.8-	0*	2.1
Miscellaneous Operating Expenses	2	2	7.3	2	9.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>52</b>	<b>56</b>	<b>7.7</b>	<b>61</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>15</b>	<b>18</b>	<b>14.7</b>	<b>20</b>	<b>14.2</b>
Transfer to Regular Reserve 1/	7	5	32.2-	4	11.3-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	86	83	3.5-	80	3.6-
<b>Cash &amp; Equivalents</b>	109	198	80.9	196	0.9-
<b>TOTAL INVESTMENTS</b>	320	389	21.7	443	13.8
U.S. Government Obligations	3	2	37.5-	2	9.6
Federal Agency Securities	180	176	2.2-	175	0.6-
Mutual Fund & Common Trusts	3	4	32.2	7	87.6
MCSD and PIC at Corporate CU	8	8	4.4	9	6.2
All Other Corporate Credit Union	25	32	26.5	42	30.0
Commercial Banks, S&Ls	82	138	67.7	187	35.7
Credit Unions -Loans to, Deposits in	9	10	15.4	8	15.7-
Other Investments	10	20	97.8	13	32.3-
<b>TOTAL LOANS OUTSTANDING</b>	1,365	1,380	1.1	1,472	6.7
Unsecured Credit Card Loans	44	42	4.8-	41	2.2-
All Other Unsecured Loans	85	80	5.3-	74	8.2-
New Vehicle Loans	218	202	7.3-	206	2.1
Used Vehicle Loans	349	362	3.6	403	11.3
First Mortgage Real Estate Loans	323	344	6.7	394	14.6
Other Real Estate Loans	230	234	1.7	246	5.2
Leases Receivable	18	19	6.5	16	15.4-
All Other Loans/Lines of Credit	94	92	2.0-	92	0.6
Other Loans	5	5	6.3-	N/A	
Allowance For Loan Losses	11	11	1.6-	11	1.0-
Other Real Estate Owned	0*	0*	68.0-	0*	80.3
Land and Building	32	36	13.5	43	18.9
Other Fixed Assets	8	8	10.7	9	1.7
NCUSIF Capitalization Deposit	15	16	5.9	17	10.4
Other Assets	17	26	55.2	19	28.0-
<b>TOTAL ASSETS</b>	1,855	2,042	10.1	2,203	7.9
<b>LIABILITIES</b>					
Total Borrowings	68	14	78.8-	43	202.9
Accrued Dividends/Interest Payable	4	3	25.5-	2	24.8-
Acct Payable and Other Liabilities	13	16	24.1	17	4.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	85	34	60.1-	63	85.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,552	1,774	14.3	1,886	6.3
Share Drafts	173	178	3.1	187	4.7
Regular Shares	610	712	16.6	801	12.5
Money Market Shares	138	183	32.1	203	11.3
Share Certificates/CDs	414	471	13.8	449	4.7-
IRA/Keogh Accounts	192	197	2.7	207	4.8
All Other Shares and Member Deposits	19	26	37.1	31	19.1
Non-Member Deposits	5	7	36.7	8	17.9
Regular Reserves	108	97	10.1-	104	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	2	16.7	0*	72.6-
Other Reserves	23	22	3.1-	24	7.6
Undivided Earnings	85	113	32.3	126	12.1
<b>TOTAL EQUITY</b>	218	234	7.4	254	8.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,855	2,042	10.1	2,203	7.9

\* Amount Less than + or - 1 Million

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	86	83	3.5-	80	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	115	117	2.4	112	4.4-
(Less) Interest Refund	0*	1	84.4	1	32.0
Income from Investments	25	23	5.8-	20	13.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>139</b>	<b>140</b>	<b>0.6</b>	<b>131</b>	<b>6.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	66	67	2.1	48	28.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	5	2	67.1-	0*	38.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>70</b>	<b>68</b>	<b>2.4-</b>	<b>49</b>	<b>28.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>5</b>	<b>22.6-</b>	<b>6</b>	<b>20.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>62</b>	<b>66</b>	<b>6.4</b>	<b>76</b>	<b>14.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	14	7.5	17	20.1
Other Operating Income	5	6	24.4	6	0.5-
Gain (Loss) on Investments	-0*	0*	5,856.8	1	59.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	21.4	0*	9.9-
Other Non-Oper Income (Expense)	0*	0*	57.1	0*	43.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>22</b>	<b>17.2</b>	<b>25</b>	<b>15.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	34	37	9.4	41	11.4
Travel and Conference Expense	0*	0*	3.7-	0*	11.7
Office Occupancy Expense	4	4	8.6	5	10.0
Office Operations Expense	14	15	4.2	16	6.3
Educational & Promotional Expense	2	3	6.9	3	12.5
Loan Servicing Expense	2	2	7.4	3	8.4
Professional and Outside Services	6	6	1.8-	6	0.8
Member Insurance	1	1	0.4	0*	5.6-
Operating Fees	0*	0*	10.6-	0*	5.9
Miscellaneous Operating Expenses	2	2	0.0	3	19.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>68</b>	<b>72</b>	<b>6.3</b>	<b>79</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>13</b>	<b>16</b>	<b>21.9</b>	<b>22</b>	<b>39.6</b>
Transfer to Regular Reserve 1/	7	5	25.8-	6	0.5

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	23	21	8.7-	21	0.0
<b>Cash &amp; Equivalents</b>	152	180	18.0	227	26.4
<b>TOTAL INVESTMENTS</b>	365	391	7.2	492	25.9
U.S. Government Obligations	37	17	52.8-	6	63.8-
Federal Agency Securities	101	80	21.1-	127	58.2
Mutual Fund & Common Trusts	63	78	23.8	132	69.5
MCSD and PIC at Corporate CU	9	9	6.3	11	19.9
All Other Corporate Credit Union	42	91	115.8	94	2.9
Commercial Banks, S&Ls	96	97	1.0	97	0.1-
Credit Unions -Loans to, Deposits in	0*	0*	44.3	0*	26.8-
Other Investments	17	18	10.1	26	41.9
<b>TOTAL LOANS OUTSTANDING</b>	1,314	1,538	17.0	1,605	4.3
Unsecured Credit Card Loans	69	59	14.9-	39	33.8-
All Other Unsecured Loans	53	51	3.6-	56	10.7
New Vehicle Loans	319	349	9.6	341	2.4-
Used Vehicle Loans	339	427	26.2	478	11.9
First Mortgage Real Estate Loans	331	449	35.5	483	7.7
Other Real Estate Loans	163	164	0.7	161	2.2-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	39	39	0.8-	47	20.3
Other Loans	2	0*	99.9-	N/A	
Allowance For Loan Losses	13	13	6.4	13	0.2-
Other Real Estate Owned	0*	0*	61.4	1	238.3
Land and Building	31	31	1.1	37	19.3
Other Fixed Assets	12	15	23.5	12	19.9-
NCUSIF Capitalization Deposit	15	17	10.9	19	12.3
Other Assets	19	34	77.8	23	30.7-
<b>TOTAL ASSETS</b>	1,897	2,193	15.6	2,423	10.5
<b>LIABILITIES</b>					
Total Borrowings	18	15	15.0-	26	69.4
Accrued Dividends/Interest Payable	0*	0*	15.3-	0*	40.8-
Acct Payable and Other Liabilities	9	15	68.0	10	28.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	27	31	11.3	37	20.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,677	1,951	16.3	2,148	10.1
Share Drafts	248	276	11.4	284	3.1
Regular Shares	452	501	10.9	602	20.3
Money Market Shares	372	454	22.0	494	8.8
Share Certificates/CDs	443	540	21.8	563	4.3
IRA/Keogh Accounts	153	161	5.3	184	14.6
All Other Shares and Member Deposits	4	13	227.0	14	8.5
Non-Member Deposits	6	8	21.8	7	15.1-
Regular Reserves	51	58	13.8	66	13.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	62.7	1	339.4
Other Reserves	12	13	2.7	11	10.7-
Undivided Earnings	130	141	8.4	160	13.6
<b>TOTAL EQUITY</b>	192	211	10.1	239	13.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,897	2,193	15.6	2,423	10.5

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	23	21	8.7-	21	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	105	119	13.1	123	3.0
(Less) Interest Refund	0*	0*	26.0	0*	146.2
Income from Investments	29	25	12.7-	19	24.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>134</b>	<b>145</b>	<b>7.6</b>	<b>142</b>	<b>1.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	54	55	2.7	43	23.1-
Interest on Deposits	7	8	20.1	4	51.9-
Interest on Borrowed Money	0*	1	72.4	0*	11.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>62</b>	<b>65</b>	<b>5.3</b>	<b>48</b>	<b>26.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>9</b>	<b>0.6</b>	<b>11</b>	<b>16.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>64</b>	<b>70</b>	<b>10.7</b>	<b>84</b>	<b>18.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	21	14.3	25	21.8
Other Operating Income	5	7	55.3	7	0.4-
Gain (Loss) on Investments	-0*	0*	753.9	0*	47.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	46.0	3	6,304.9
Other Non-Oper Income (Expense)	-0*	-0*	8.3	-0*	95.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>28</b>	<b>24.3</b>	<b>34</b>	<b>24.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	34	39	13.4	44	14.4
Travel and Conference Expense	1	1	2.2-	2	26.3
Office Occupancy Expense	5	6	37.4	8	17.2
Office Operations Expense	19	20	3.0	22	11.2
Educational & Promotional Expense	3	4	28.0	5	42.5
Loan Servicing Expense	3	4	20.0	4	5.9
Professional and Outside Services	4	4	10.6	4	10.8
Member Insurance	0*	0*	4.8	0*	16.2
Operating Fees	0*	0*	11.5-	0*	7.6
Miscellaneous Operating Expenses	1	1	16.4	2	48.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>71</b>	<b>80</b>	<b>12.5</b>	<b>92</b>	<b>15.3</b>
<b>NET INCOME</b>	<b>15</b>	<b>18</b>	<b>22.5</b>	<b>26</b>	<b>41.3</b>
Transfer to Regular Reserve 1/	9	9	2.5-	7	23.6-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	32	32	0.0	31	3.1-
<b>Cash &amp; Equivalents</b>	145	182	25.7	186	2.6
<b>TOTAL INVESTMENTS</b>	502	673	34.0	732	8.9
U.S. Government Obligations	3	92	3,576.0	148	61.2
Federal Agency Securities	377	436	15.6	415	4.6-
Mutual Fund & Common Trusts	27	22	18.3-	27	21.7
MCSD and PIC at Corporate CU	9	9	1.5-	10	3.8
All Other Corporate Credit Union	25	19	23.9-	34	79.4
Commercial Banks, S&Ls	45	64	42.9	74	14.9
Credit Unions -Loans to, Deposits in	3	3	9.0-	1	57.0-
Other Investments	13	27	111.6	23	17.2-
<b>TOTAL LOANS OUTSTANDING</b>	1,562	1,654	5.9	1,791	8.3
Unsecured Credit Card Loans	104	109	4.6	108	0.4-
All Other Unsecured Loans	130	123	5.1-	118	4.1-
New Vehicle Loans	294	278	5.7-	246	11.5-
Used Vehicle Loans	276	331	19.9	386	16.5
First Mortgage Real Estate Loans	478	509	6.5	585	14.9
Other Real Estate Loans	182	200	10.2	212	5.9
Leases Receivable	14	24	75.9	27	10.9
All Other Loans/Lines of Credit	80	76	5.2-	109	42.8
Other Loans	4	3	13.1-	N/A	
Allowance For Loan Losses	16	16	0.9-	16	3.9-
Other Real Estate Owned	0*	0*	4.1-	0*	93.0-
Land and Building	29	31	8.4	35	11.4
Other Fixed Assets	11	12	16.5	13	7.1
NCUSIF Capitalization Deposit	18	20	10.9	22	9.1
Other Assets	25	35	42.2	44	25.5
<b>TOTAL ASSETS</b>	2,275	2,591	13.9	2,810	8.5
<b>LIABILITIES</b>					
Total Borrowings	47	49	4.3	84	71.9
Accrued Dividends/Interest Payable	0*	0*	20.3-	0*	26.9-
Acct Payable and Other Liabilities	25	35	41.0	34	3.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	73	85	16.5	119	39.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,918	2,193	14.4	2,349	7.1
Share Drafts	242	269	11.3	291	8.0
Regular Shares	574	656	14.4	761	16.0
Money Market Shares	219	318	45.4	381	19.7
Share Certificates/CDs	679	736	8.3	689	6.4-
IRA/Keogh Accounts	193	200	3.4	211	5.4
All Other Shares and Member Deposits	11	14	26.9	16	17.7
Non-Member Deposits	0*	0*	0.0	0*	1.8-
Regular Reserves	65	70	7.5	72	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	5	391.8	7	33.9
Other Reserves	12	12	0.0	12	0.1
Undivided Earnings	206	226	9.7	252	11.5
<b>TOTAL EQUITY</b>	284	313	10.1	343	9.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,275	2,591	13.9	2,810	8.5

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	32	32	0.0	31	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	124	131	5.6	127	3.0-
(Less) Interest Refund	0*	0*	76.0-	0*	2.7-
Income from Investments	35	38	8.1	33	12.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>159</b>	<b>169</b>	<b>6.2</b>	<b>160</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	58	62	7.0	45	27.1-
Interest on Deposits	13	14	4.8	10	23.2-
Interest on Borrowed Money	3	3	23.8-	3	25.0
<b>TOTAL INTEREST EXPENSE</b>	<b>75</b>	<b>78</b>	<b>5.2</b>	<b>59</b>	<b>24.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>7</b>	<b>17.9</b>	<b>8</b>	<b>22.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>79</b>	<b>84</b>	<b>6.2</b>	<b>93</b>	<b>10.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	13	19.9	14	5.4
Other Operating Income	7	9	16.2	11	26.2
Gain (Loss) on Investments	-0*	0*	839.7	-1	337.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	148.6	-0*	1,035.1-
Other Non-Oper Income (Expense)	-0*	-0*	49.7-	0*	134.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>22</b>	<b>22.3</b>	<b>23</b>	<b>4.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	38	44	14.1	46	5.7
Travel and Conference Expense	0*	1	17.5	0*	15.1-
Office Occupancy Expense	5	5	16.9	5	3.6
Office Operations Expense	15	17	11.3	19	11.6
Educational & Promotional Expense	3	4	19.4	4	5.7
Loan Servicing Expense	3	3	1.3-	3	22.8
Professional and Outside Services	5	5	16.3	7	22.6
Member Insurance	0*	0*	287.5-	0*	80.9-
Operating Fees	0*	0*	39.5-	0*	59.0
Miscellaneous Operating Expenses	2	2	20.2	2	17.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>72</b>	<b>81</b>	<b>12.9</b>	<b>88</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>25</b>	<b>25</b>	<b>1.4-</b>	<b>28</b>	<b>13.1</b>
Transfer to Regular Reserve 1/	10	10	0.4	9	6.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	284	273	3.9-	262	4.0-
<b>Cash &amp; Equivalents</b>	552	924	67.2	1,089	17.9
<b>TOTAL INVESTMENTS</b>	1,874	2,204	17.6	2,817	27.8
U.S. Government Obligations	123	128	4.3	114	11.3-
Federal Agency Securities	1,128	1,268	12.3	1,718	35.5
Mutual Fund & Common Trusts	21	37	76.1	37	1.1
MCSD and PIC at Corporate CU	32	34	5.3	38	12.6
All Other Corporate Credit Union	157	212	35.3	297	40.0
Commercial Banks, S&Ls	369	444	20.2	527	18.7
Credit Unions -Loans to, Deposits in	6	10	74.0	9	12.7-
Other Investments	38	71	88.5	78	9.3
<b>TOTAL LOANS OUTSTANDING</b>	3,797	4,041	6.4	4,268	5.6
Unsecured Credit Card Loans	270	278	2.8	275	0.9-
All Other Unsecured Loans	421	401	4.6-	386	3.9-
New Vehicle Loans	596	533	10.6-	463	13.1-
Used Vehicle Loans	352	366	3.8	363	0.8-
First Mortgage Real Estate Loans	1,009	1,223	21.2	1,396	14.2
Other Real Estate Loans	911	1,001	9.9	1,156	15.5
Leases Receivable	58	61	4.8	53	13.1-
All Other Loans/Lines of Credit	134	133	1.0-	176	33.1
Other Loans	47	47	1.0	N/A	
Allowance For Loan Losses	40	40	0.3-	37	7.1-
Other Real Estate Owned	0*	1	44.3	0*	78.7-
Land and Building	46	52	13.5	58	9.9
Other Fixed Assets	26	26	2.7	33	26.7
NCUSIF Capitalization Deposit	52	55	6.7	65	16.4
Other Assets	76	79	3.6	95	21.0
<b>TOTAL ASSETS</b>	6,384	7,343	15.0	8,396	14.3
<b>LIABILITIES</b>					
Total Borrowings	13	19	50.6	30	57.7
Accrued Dividends/Interest Payable	22	18	15.1-	17	7.7-
Acct Payable and Other Liabilities	59	76	28.2	72	5.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	93	113	21.1	119	5.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,541	6,418	15.8	7,386	15.1
Share Drafts	795	783	1.5-	821	4.9
Regular Shares	2,746	3,176	15.6	3,719	17.1
Money Market Shares	457	709	55.1	973	37.3
Share Certificates/CDs	997	1,165	16.8	1,204	3.3
IRA/Keogh Accounts	507	543	7.2	626	15.3
All Other Shares and Member Deposits	34	39	17.4	42	5.9
Non-Member Deposits	7	4	39.6-	1	63.4-
Regular Reserves	218	222	1.6	219	1.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	4	401.0	16	323.3
Other Reserves	51	57	11.4	58	1.6
Undivided Earnings	481	530	10.1	600	13.2
<b>TOTAL EQUITY</b>	749	812	8.4	892	9.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,384	7,343	15.0	8,396	14.3

\* Amount Less than + or - 1 Million

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	284	273	3.9-	262	4.0-
<b>INTEREST INCOME</b>					
Interest on Loans	305	321	5.0	313	2.3-
(Less) Interest Refund	0*	0*	76.3	0*	41.6-
Income from Investments	142	136	4.1-	132	3.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>447</b>	<b>457</b>	<b>2.1</b>	<b>445</b>	<b>2.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	195	202	3.5	170	16.1-
Interest on Deposits	2	2	25.1	1	46.4-
Interest on Borrowed Money	2	0*	61.2-	1	57.9
<b>TOTAL INTEREST EXPENSE</b>	<b>199</b>	<b>205</b>	<b>3.0</b>	<b>172</b>	<b>16.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>14</b>	<b>5.9-</b>	<b>13</b>	<b>11.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>233</b>	<b>237</b>	<b>1.9</b>	<b>260</b>	<b>9.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	35	10.9	38	9.3
Other Operating Income	14	15	14.2	20	31.9
Gain (Loss) on Investments	-0*	0*	166.9	-2	543.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	28.3-	0*	22.4-
Other Non-Oper Income (Expense)	0*	0*	36.9	0*	61.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>46</b>	<b>52</b>	<b>13.6</b>	<b>58</b>	<b>11.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	103	110	6.9	120	8.5
Travel and Conference Expense	5	4	7.1-	4	6.3
Office Occupancy Expense	12	14	15.8	14	2.8
Office Operations Expense	45	48	4.8	51	6.9
Educational & Promotional Expense	7	8	7.3	8	6.0
Loan Servicing Expense	8	9	4.5	10	11.4
Professional and Outside Services	24	25	6.4	28	10.5
Member Insurance	4	4	1.6	3	8.7-
Operating Fees	2	1	15.0-	2	13.4
Miscellaneous Operating Expenses	7	7	1.8-	8	24.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>216</b>	<b>229</b>	<b>6.0</b>	<b>248</b>	<b>8.2</b>
<b>NET INCOME</b>	<b>62</b>	<b>60</b>	<b>3.8-</b>	<b>70</b>	<b>16.6</b>
Transfer to Regular Reserve 1/	12	5	62.3-	7	53.7

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	56	56	0.0	55	1.8-
<b>Cash &amp; Equivalents</b>	195	380	94.8	367	3.5-
<b>TOTAL INVESTMENTS</b>	344	433	25.8	642	48.3
U.S. Government Obligations	5	0*	91.1-	0*	40.0-
Federal Agency Securities	161	233	44.7	406	74.2
Mutual Fund & Common Trusts	12	14	10.3	10	26.2-
MCSD and PIC at Corporate CU	10	10	1.5-	15	47.0
All Other Corporate Credit Union	95	88	7.1-	94	7.0
Commercial Banks, S&Ls	39	63	59.6	89	41.7
Credit Unions -Loans to, Deposits in	9	8	9.0-	9	8.2
Other Investments	12	17	39.2	20	15.3
<b>TOTAL LOANS OUTSTANDING</b>	2,266	2,383	5.1	2,529	6.1
Unsecured Credit Card Loans	142	143	0.2	144	0.7
All Other Unsecured Loans	135	142	5.0	136	4.1-
New Vehicle Loans	519	527	1.7	566	7.4
Used Vehicle Loans	401	491	22.4	535	9.1
First Mortgage Real Estate Loans	669	689	3.0	751	9.0
Other Real Estate Loans	275	268	2.5-	276	3.0
Leases Receivable	1	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit	119	119	0.1	121	1.9
Other Loans	6	5	16.8-	N/A	
Allowance For Loan Losses	19	23	19.4	21	8.5-
Other Real Estate Owned	0*	0*	39.4-	1	110.9
Land and Building	77	83	8.4	85	2.4
Other Fixed Assets	20	19	2.5-	19	0.5-
NCUSIF Capitalization Deposit	23	26	9.4	29	11.6
Other Assets	39	45	15.1	47	4.0
<b>TOTAL ASSETS</b>	2,947	3,348	13.6	3,699	10.5
<b>LIABILITIES</b>					
Total Borrowings	78	68	12.0-	61	10.8-
Accrued Dividends/Interest Payable	6	5	17.7-	3	32.1-
Acct Payable and Other Liabilities	21	24	13.4	25	2.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	104	97	7.1-	89	8.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,537	2,918	15.0	3,235	10.9
Share Drafts	403	418	3.8	449	7.2
Regular Shares	794	954	20.2	1,154	21.0
Money Market Shares	268	398	48.7	495	24.3
Share Certificates/CDs	794	886	11.5	857	3.3-
IRA/Keogh Accounts	225	246	9.0	269	9.3
All Other Shares and Member Deposits	40	6	85.3-	5	17.6-
Non-Member Deposits	12	9	25.9-	7	28.4-
Regular Reserves	89	93	5.0	94	1.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	188.8	0*	83.6
Other Reserves	0*	0*	68.0-	0*	22.5-
Undivided Earnings	216	239	10.4	280	17.3
<b>TOTAL EQUITY</b>	306	333	9.0	376	12.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,947	3,348	13.6	3,699	10.5

\* Amount Less than + or - 1 Million

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	56	56	0.0	55	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	187	194	3.8	190	2.2-
(Less) Interest Refund	0*	0*	92.8-	0*	7.4-
Income from Investments	27	27	0.1-	24	12.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>214</b>	<b>221</b>	<b>3.4</b>	<b>214</b>	<b>3.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	87	91	4.5	71	21.7-
Interest on Deposits	8	9	12.5	3	67.3-
Interest on Borrowed Money	5	5	13.7-	4	10.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>100</b>	<b>104</b>	<b>4.2</b>	<b>78</b>	<b>25.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>15</b>	<b>34.0</b>	<b>11</b>	<b>22.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>103</b>	<b>103</b>	<b>0.6-</b>	<b>124</b>	<b>20.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	23	29	24.0	28	2.3-
Other Operating Income	11	13	23.0	16	18.4
Gain (Loss) on Investments	-4	0*	103.7	0*	15.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	142.1	1	632.9
Other Non-Oper Income (Expense)	0*	0*	3,775.2	0*	35.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>43</b>	<b>41.6</b>	<b>46</b>	<b>5.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	53	58	9.6	63	9.1
Travel and Conference Expense	1	1	2.1	2	14.9
Office Occupancy Expense	8	8	8.5	8	3.1
Office Operations Expense	23	26	10.3	29	11.3
Educational & Promotional Expense	3	3	11.6	3	4.6
Loan Servicing Expense	6	6	7.1	6	3.4
Professional and Outside Services	10	12	15.6	13	12.4
Member Insurance	0*	0*	15.6-	0*	2.3-
Operating Fees	0*	0*	5.3-	0*	12.3
Miscellaneous Operating Expenses	2	3	29.0	3	5.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>108</b>	<b>119</b>	<b>10.2</b>	<b>129</b>	<b>8.7</b>
<b>NET INCOME</b>	<b>26</b>	<b>27</b>	<b>4.6</b>	<b>41</b>	<b>50.2</b>
Transfer to Regular Reserve 1/	11	5	55.8-	5	8.4-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	643	624	3.0-	603	3.4-
<b>Cash &amp; Equivalents</b>	1,560	2,334	49.7	2,502	7.2
<b>TOTAL INVESTMENTS</b>	6,349	7,491	18.0	9,233	23.3
U.S. Government Obligations	106	183	73.0	117	35.8-
Federal Agency Securities	4,426	4,829	9.1	6,215	28.7
Mutual Fund & Common Trusts	144	313	116.9	304	2.7-
MCSD and PIC at Corporate CU	76	105	37.0	114	9.2
All Other Corporate Credit Union	525	632	20.3	826	30.6
Commercial Banks, S&Ls	610	787	29.1	1,039	32.0
Credit Unions -Loans to, Deposits in	64	54	15.6-	65	19.4
Other Investments	398	588	47.8	552	6.0-
<b>TOTAL LOANS OUTSTANDING</b>	14,290	15,558	8.9	17,043	9.5
Unsecured Credit Card Loans	907	925	2.0	945	2.2
All Other Unsecured Loans	1,468	1,482	0.9	1,531	3.3
New Vehicle Loans	1,789	1,796	0.4	1,840	2.4
Used Vehicle Loans	1,702	1,850	8.7	2,043	10.4
First Mortgage Real Estate Loans	4,554	5,385	18.2	6,283	16.7
Other Real Estate Loans	2,236	2,478	10.8	2,793	12.7
Leases Receivable	52	55	6.9	83	51.1
All Other Loans/Lines of Credit	1,496	1,467	2.0-	1,524	3.8
Other Loans	86	119	38.9	N/A	
Allowance For Loan Losses	162	166	3.0	170	2.0
Other Real Estate Owned	3	3	16.7-	2	29.6-
Land and Building	226	255	12.6	282	10.9
Other Fixed Assets	98	111	14.2	131	17.6
NCUSIF Capitalization Deposit	181	193	6.9	223	15.4
Other Assets	235	280	19.0	321	14.5
<b>TOTAL ASSETS</b>	22,780	26,058	14.4	29,642	13.8
<b>LIABILITIES</b>					
Total Borrowings	402	452	12.5	549	21.6
Accrued Dividends/Interest Payable	39	36	7.5-	26	26.6-
Acct Payable and Other Liabilities	167	177	5.9	188	6.5
Uninsured Secondary Capital	2	2	6.0-	2	0.7
<b>TOTAL LIABILITIES</b>	610	667	9.3	766	14.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,279	22,230	15.3	25,342	14.0
Share Drafts	2,220	2,434	9.7	2,680	10.1
Regular Shares	7,776	8,890	14.3	10,392	16.9
Money Market Shares	2,454	3,474	41.6	4,652	33.9
Share Certificates/CDs	4,828	5,267	9.1	5,284	0.3
IRA/Keogh Accounts	1,755	1,867	6.4	2,027	8.6
All Other Shares and Member Deposits	204	253	23.6	259	2.7
Non-Member Deposits	42	45	8.8	48	5.2
Regular Reserves	937	1,002	7.0	1,079	7.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	27	749.7	65	141.9
Other Reserves	234	245	4.5	267	8.9
Undivided Earnings	1,716	1,887	10.0	2,124	12.5
<b>TOTAL EQUITY</b>	2,891	3,161	9.4	3,535	11.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	22,780	26,058	14.4	29,642	13.8

\* Amount Less than + or - 1 Million

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	643	624	3.0-	603	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	1,151	1,231	7.0	1,243	1.0
(Less) Interest Refund	0*	2	95.7	1	35.2-
Income from Investments	467	450	3.7-	404	10.1-
Trading Profits and Losses	0*	-0*	111.5-	0*	513.9
<b>TOTAL INTEREST INCOME</b>	<b>1,617</b>	<b>1,679</b>	<b>3.9</b>	<b>1,647</b>	<b>1.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	704	722	2.6	574	20.5-
Interest on Deposits	28	30	6.2	26	12.5-
Interest on Borrowed Money	23	21	7.9-	21	0.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>755</b>	<b>773</b>	<b>2.4</b>	<b>621</b>	<b>19.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>54</b>	<b>67</b>	<b>22.9</b>	<b>74</b>	<b>10.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>807</b>	<b>839</b>	<b>4.0</b>	<b>952</b>	<b>13.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	96	113	17.2	129	14.8
Other Operating Income	53	67	25.8	78	16.0
Gain (Loss) on Investments	-0*	1	308.1	1	21.6
Gain (Loss) on Disp of Fixed Assets	-0*	-2	257.6-	-0*	73.0
Other Non-Oper Income (Expense)	3	6	111.9	7	24.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>151</b>	<b>184</b>	<b>22.1</b>	<b>215</b>	<b>16.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	341	381	11.6	413	8.5
Travel and Conference Expense	11	11	1.0-	12	11.9
Office Occupancy Expense	46	50	9.0	54	7.3
Office Operations Expense	156	170	9.2	184	8.2
Educational & Promotional Expense	23	27	18.0	29	7.8
Loan Servicing Expense	38	43	11.4	50	16.4
Professional and Outside Services	53	56	7.4	61	8.8
Member Insurance	10	10	1.9-	9	6.5-
Operating Fees	5	4	12.7-	5	12.9
Miscellaneous Operating Expenses	19	21	10.6	21	0.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>702</b>	<b>773</b>	<b>10.2</b>	<b>838</b>	<b>8.5</b>
<b>NET INCOME</b>	<b>256</b>	<b>250</b>	<b>2.2-</b>	<b>328</b>	<b>30.9</b>
Transfer to Regular Reserve 1/	71	38	47.3-	51	34.4

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	171	162	5.3-	158	2.5-
<b>Cash &amp; Equivalents</b>	1,050	1,308	24.6	1,350	3.2
<b>TOTAL INVESTMENTS</b>	1,200	2,099	75.0	3,632	73.0
U.S. Government Obligations	322	45	85.9-	42	7.6-
Federal Agency Securities	463	1,147	147.7	1,066	7.1-
Mutual Fund & Common Trusts	8	24	186.1	39	63.1
MCSD and PIC at Corporate CU	34	45	31.5	52	16.8
All Other Corporate Credit Union	110	587	432.8	2,048	248.7
Commercial Banks, S&Ls	156	126	19.4-	255	101.8
Credit Unions -Loans to, Deposits in	16	25	62.8	25	2.6-
Other Investments	90	100	10.5	106	6.2
<b>TOTAL LOANS OUTSTANDING</b>	10,168	11,322	11.3	11,902	5.1
Unsecured Credit Card Loans	332	355	7.1	378	6.5
All Other Unsecured Loans	791	787	0.4-	767	2.6-
New Vehicle Loans	1,429	1,431	0.1	1,297	9.3-
Used Vehicle Loans	1,516	1,743	15.0	1,826	4.8
First Mortgage Real Estate Loans	4,485	5,395	20.3	6,054	12.2
Other Real Estate Loans	1,261	1,236	2.0-	1,351	9.3
Leases Receivable	0*	0*	4.8	0*	65.8-
All Other Loans/Lines of Credit	222	224	0.9	228	1.8
Other Loans	131	151	14.8	N/A	
Allowance For Loan Losses	77	82	5.9	100	21.9
Other Real Estate Owned	2	4	53.5	8	105.8
Land and Building	185	237	27.7	274	15.7
Other Fixed Assets	58	60	3.8	90	49.9
NCUSIF Capitalization Deposit	105	118	12.4	137	16.1
Other Assets	83	101	21.4	95	5.3-
<b>TOTAL ASSETS</b>	12,774	15,167	18.7	17,441	15.0
<b>LIABILITIES</b>					
Total Borrowings	27	19	30.5-	83	337.3
Accrued Dividends/Interest Payable	31	26	16.1-	22	16.3-
Acct Payable and Other Liabilities	104	160	53.9	160	0.1
Uninsured Secondary Capital	0*	0*	116.6	0*	15.9
<b>TOTAL LIABILITIES</b>	162	205	26.5	265	29.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,336	13,541	19.5	15,561	14.9
Share Drafts	1,458	1,628	11.6	1,779	9.3
Regular Shares	2,456	2,766	12.6	3,138	13.5
Money Market Shares	2,780	3,850	38.5	4,782	24.2
Share Certificates/CDs	3,142	3,648	16.1	4,039	10.7
IRA/Keogh Accounts	1,403	1,533	9.2	1,701	11.0
All Other Shares and Member Deposits	76	96	27.4	112	16.0
Non-Member Deposits	20	20	0.3	10	51.3-
Regular Reserves	593	647	9.1	676	4.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	8	367.1	19	142.6
Other Reserves	171	194	13.5	331	70.6
Undivided Earnings	516	572	10.8	588	2.8
<b>TOTAL EQUITY</b>	1,277	1,420	11.3	1,614	13.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	12,774	15,167	18.7	17,441	15.0

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	171	162	5.3-	158	2.5-
<b>INTEREST INCOME</b>					
Interest on Loans	771	820	6.4	810	1.2-
(Less) Interest Refund	1	0*	64.4-	0*	29.8-
Income from Investments	102	119	16.4	125	5.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>872</b>	<b>938</b>	<b>7.6</b>	<b>935</b>	<b>0.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	498	517	3.9	414	19.9-
Interest on Deposits	8	13	54.0	9	29.1-
Interest on Borrowed Money	3	1	61.3-	2	40.4
<b>TOTAL INTEREST EXPENSE</b>	<b>509</b>	<b>531</b>	<b>4.4</b>	<b>425</b>	<b>20.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>32</b>	<b>37</b>	<b>16.7</b>	<b>59</b>	<b>60.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>331</b>	<b>370</b>	<b>11.8</b>	<b>451</b>	<b>21.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	97	119	22.4	140	18.4
Other Operating Income	22	29	32.7	33	16.4
Gain (Loss) on Investments	-3	7	334.4	14	103.7
Gain (Loss) on Disp of Fixed Assets	0*	-0*	120.4-	1	1,465.8
Other Non-Oper Income (Expense)	2	2	0.7	0*	56.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>118</b>	<b>156</b>	<b>32.0</b>	<b>190</b>	<b>21.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	173	197	13.8	226	14.7
Travel and Conference Expense	4	5	8.5	5	13.1
Office Occupancy Expense	26	29	11.0	33	16.5
Office Operations Expense	72	83	14.9	95	14.8
Educational & Promotional Expense	7	8	22.4	9	17.2
Loan Servicing Expense	9	10	12.4	13	26.1
Professional and Outside Services	23	27	15.8	30	12.5
Member Insurance	4	5	13.0	4	8.7-
Operating Fees	2	2	10.8-	2	7.4
Miscellaneous Operating Expenses	25	28	12.5	38	33.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>346</b>	<b>393</b>	<b>13.8</b>	<b>457</b>	<b>16.1</b>
<b>NET INCOME</b>	<b>103</b>	<b>133</b>	<b>28.4</b>	<b>184</b>	<b>38.7</b>
Transfer to Regular Reserve 1/	36	55	54.9	33	39.6-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	65	64	1.5-	62	3.1-
<b>Cash &amp; Equivalents</b>	53	102	91.2	134	31.2
<b>TOTAL INVESTMENTS</b>	167	224	34.0	217	2.8-
U.S. Government Obligations	0*	0*	57.7-	0*	446.9
Federal Agency Securities	28	22	21.9-	25	13.3
Mutual Fund & Common Trusts	0*	0*	15.8	0*	30.1-
MCSD and PIC at Corporate CU	5	4	8.3-	7	46.6
All Other Corporate Credit Union	96	108	12.9	73	32.4-
Commercial Banks, S&Ls	30	76	155.9	94	22.7
Credit Unions -Loans to, Deposits in	3	3	19.7	4	27.3
Other Investments	5	9	86.9	14	61.7
<b>TOTAL LOANS OUTSTANDING</b>	802	841	4.8	885	5.3
Unsecured Credit Card Loans	23	19	15.3-	22	13.5
All Other Unsecured Loans	37	22	40.6-	21	3.2-
New Vehicle Loans	99	92	6.9-	75	19.3-
Used Vehicle Loans	208	239	14.7	251	4.7
First Mortgage Real Estate Loans	143	150	4.6	162	7.9
Other Real Estate Loans	39	45	15.5	55	22.5
Leases Receivable	14	18	23.7	15	13.9-
All Other Loans/Lines of Credit	233	249	6.8	285	14.8
Other Loans	6	7	25.9	N/A	
Allowance For Loan Losses	14	14	3.4	23	59.8
Other Real Estate Owned	0*	0*	30.5-	0*	11.6-
Land and Building	14	17	15.4	19	13.9
Other Fixed Assets	4	3	5.7-	4	3.4
NCUSIF Capitalization Deposit	8	9	6.3	10	11.5
Other Assets	18	18	0.3	17	6.2-
<b>TOTAL ASSETS</b>	1,053	1,200	13.9	1,267	5.7
<b>LIABILITIES</b>					
Total Borrowings	2	1	49.0-	2	53.5
Accrued Dividends/Interest Payable	4	4	7.3-	3	28.4-
Acct Payable and Other Liabilities	6	7	7.5	7	1.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	13	12	7.4-	12	3.3-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	926	1,063	14.9	1,128	6.1
Share Drafts	139	155	11.3	159	2.6
Regular Shares	160	186	15.8	212	14.0
Money Market Shares	159	196	23.2	168	14.3-
Share Certificates/CDs	377	422	11.9	426	1.0
IRA/Keogh Accounts	49	55	10.7	60	9.8
All Other Shares and Member Deposits	38	45	18.5	102	125.8
Non-Member Deposits	3	5	88.4	2	62.0-
Regular Reserves	65	65	1.2-	61	6.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	339.7	0*	105.8
Other Reserves	16	17	5.8	18	5.4
Undivided Earnings	33	43	27.8	49	14.7
<b>TOTAL EQUITY</b>	115	125	8.3	128	2.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,053	1,200	13.9	1,267	5.7

\* Amount Less than + or - 1 Million

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	65	64	1.5-	62	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	67	70	5.1	66	6.3-
(Less) Interest Refund	0*	0*	9.7	0*	20.9
Income from Investments	12	11	6.9-	8	23.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>79</b>	<b>81</b>	<b>3.3</b>	<b>74</b>	<b>8.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	17	17	0.4-	12	28.3-
Interest on Deposits	20	22	10.3	15	31.5-
Interest on Borrowed Money	0*	0*	80.3-	0*	10.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>38</b>	<b>40</b>	<b>4.2</b>	<b>28</b>	<b>30.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>7.4-</b>	<b>14</b>	<b>270.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>36</b>	<b>38</b>	<b>3.6</b>	<b>32</b>	<b>14.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	12.5	6	12.2
Other Operating Income	3	3	16.0	3	6.6
Gain (Loss) on Investments	-0*	-0*	66.6	-0*	84.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	84.5-	-0*	281.7-
Other Non-Oper Income (Expense)	0*	0*	119.6	0*	3.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>14.4</b>	<b>9</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	17	18	10.1	20	8.6
Travel and Conference Expense	0*	0*	9.5	0*	8.4
Office Occupancy Expense	2	2	8.9	3	4.8
Office Operations Expense	6	7	8.9	7	1.2
Educational & Promotional Expense	1	2	9.4	2	12.2
Loan Servicing Expense	1	1	5.2	1	18.4
Professional and Outside Services	2	3	14.0	3	7.7
Member Insurance	0*	0*	0.3-	0*	3.6-
Operating Fees	0*	0*	0.5-	0*	4.1-
Miscellaneous Operating Expenses	1	1	1.1	1	4.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>33</b>	<b>36</b>	<b>9.1</b>	<b>38</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>11</b>	<b>10</b>	<b>5.2-</b>	<b>4</b>	<b>64.0-</b>
Transfer to Regular Reserve 1/	5	1	76.8-	1	10.8-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	509	483	5.1-	469	2.9-
<b>Cash &amp; Equivalents</b>	783	1,195	52.7	1,299	8.7
<b>TOTAL INVESTMENTS</b>	2,426	2,819	16.2	3,353	19.0
U.S. Government Obligations	87	66	24.5-	74	13.1
Federal Agency Securities	903	908	0.6	1,177	29.6
Mutual Fund & Common Trusts	33	49	50.8	66	33.5
MCSD and PIC at Corporate CU	70	71	1.4	75	6.7
All Other Corporate Credit Union	379	388	2.4	391	0.9
Commercial Banks, S&Ls	773	1,083	40.2	1,326	22.4
Credit Unions -Loans to, Deposits in	25	24	3.8-	27	11.5
Other Investments	156	230	46.8	217	5.7-
<b>TOTAL LOANS OUTSTANDING</b>	7,305	7,556	3.4	7,991	5.8
Unsecured Credit Card Loans	591	580	1.8-	573	1.1-
All Other Unsecured Loans	465	431	7.3-	426	1.1-
New Vehicle Loans	1,517	1,428	5.9-	1,386	2.9-
Used Vehicle Loans	1,528	1,602	4.9	1,739	8.6
First Mortgage Real Estate Loans	1,678	1,914	14.1	2,156	12.7
Other Real Estate Loans	1,067	1,084	1.6	1,187	9.6
Leases Receivable	76	112	46.9	127	13.7
All Other Loans/Lines of Credit	377	404	7.2	395	2.1-
Other Loans	7	2	75.0-	N/A	
Allowance For Loan Losses	57	61	5.8	66	8.9
Other Real Estate Owned	8	1	84.6-	1	4.1-
Land and Building	161	180	11.8	196	8.9
Other Fixed Assets	57	53	6.6-	54	2.0
NCUSIF Capitalization Deposit	90	93	4.3	103	10.7
Other Assets	94	101	7.2	112	10.9
<b>TOTAL ASSETS</b>	10,865	11,938	9.9	13,056	9.4
<b>LIABILITIES</b>					
Total Borrowings	52	48	8.6-	64	33.6
Accrued Dividends/Interest Payable	16	14	11.9-	10	30.0-
Acct Payable and Other Liabilities	57	63	11.7	71	12.6
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	125	125	0.2	145	15.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,388	10,388	10.7	11,372	9.5
Share Drafts	1,148	1,190	3.6	1,252	5.2
Regular Shares	3,770	4,024	6.7	4,548	13.0
Money Market Shares	1,003	1,381	37.7	1,658	20.0
Share Certificates/CDs	2,418	2,658	9.9	2,671	0.5
IRA/Keogh Accounts	863	930	7.8	1,008	8.4
All Other Shares and Member Deposits	144	166	14.9	204	22.8
Non-Member Deposits	42	39	6.8-	31	21.0-
Regular Reserves	402	404	0.6	414	2.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	6	122.5	17	159.4
Other Reserves	27	27	2.2	29	5.8
Undivided Earnings	921	987	7.2	1,080	9.4
<b>TOTAL EQUITY</b>	1,352	1,425	5.4	1,540	8.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,865	11,938	9.9	13,056	9.4

\* Amount Less than + or - 1 Million

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	509	483	5.1-	469	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	601	620	3.1	598	3.6-
(Less) Interest Refund	1	1	5.0	1	21.9-
Income from Investments	183	174	4.7-	146	16.4-
Trading Profits and Losses	0	-0*	0.0	0*	413.6
<b>TOTAL INTEREST INCOME</b>	<b>783</b>	<b>793</b>	<b>1.3</b>	<b>743</b>	<b>6.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	360	349	3.2-	264	24.1-
Interest on Deposits	0*	19	35,967.0	16	14.6-
Interest on Borrowed Money	4	2	41.7-	3	19.0
<b>TOTAL INTEREST EXPENSE</b>	<b>364</b>	<b>370</b>	<b>1.5</b>	<b>283</b>	<b>23.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>31</b>	<b>38</b>	<b>22.3</b>	<b>45</b>	<b>18.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>388</b>	<b>386</b>	<b>0.6-</b>	<b>415</b>	<b>7.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	69	84	21.0	96	14.8
Other Operating Income	24	28	15.8	32	13.4
Gain (Loss) on Investments	0*	2	1,937.7	2	21.7
Gain (Loss) on Disp of Fixed Assets	0*	-0*	124.6-	0*	196.0
Other Non-Oper Income (Expense)	0*	0*	169.6	0*	2.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>94</b>	<b>114</b>	<b>21.2</b>	<b>131</b>	<b>14.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	189	201	6.7	215	6.8
Travel and Conference Expense	6	6	6.7-	6	2.8
Office Occupancy Expense	24	26	6.9	27	5.4
Office Operations Expense	83	88	5.7	92	5.3
Educational & Promotional Expense	13	13	5.7	14	6.1
Loan Servicing Expense	23	26	9.9	30	14.9
Professional and Outside Services	31	32	2.9	34	6.6
Member Insurance	7	6	3.4-	5	13.3-
Operating Fees	3	3	6.8-	3	1.3-
Miscellaneous Operating Expenses	12	16	29.8	17	8.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>391</b>	<b>417</b>	<b>6.6</b>	<b>444</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>91</b>	<b>83</b>	<b>9.1-</b>	<b>101</b>	<b>22.7</b>
Transfer to Regular Reserve 1/	21	12	43.8-	10	15.3-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	94	93	1.1-	93	0.0
<b>Cash &amp; Equivalents</b>	295	457	54.9	448	2.0-
<b>TOTAL INVESTMENTS</b>	1,011	1,338	32.3	1,668	24.7
U.S. Government Obligations	18	7	63.2-	19	190.0
Federal Agency Securities	497	706	41.9	913	29.3
Mutual Fund & Common Trusts	3	3	0.6	4	17.7
MCSD and PIC at Corporate CU	18	18	1.0	25	38.4
All Other Corporate Credit Union	172	191	10.9	203	6.0
Commercial Banks, S&Ls	189	266	41.1	316	18.9
Credit Unions -Loans to, Deposits in	6	4	28.1-	8	87.4
Other Investments	108	143	32.2	181	26.4
<b>TOTAL LOANS OUTSTANDING</b>	3,143	3,258	3.7	3,427	5.2
Unsecured Credit Card Loans	147	144	2.5-	145	0.7
All Other Unsecured Loans	146	174	18.7	179	3.3
New Vehicle Loans	775	733	5.4-	708	3.5-
Used Vehicle Loans	824	922	12.0	1,032	11.9
First Mortgage Real Estate Loans	712	721	1.3	773	7.2
Other Real Estate Loans	245	255	3.8	268	5.5
Leases Receivable	0*	0*	2,357.4	0*	42.1-
All Other Loans/Lines of Credit	233	246	5.2	322	31.0
Other Loans	61	64	6.0	N/A	
Allowance For Loan Losses	31	32	4.1	33	2.1
Other Real Estate Owned	1	1	16.4-	1	16.6
Land and Building	87	94	7.2	103	10.6
Other Fixed Assets	19	22	10.9	22	1.0
NCUSIF Capitalization Deposit	38	40	5.6	44	10.7
Other Assets	41	44	7.6	47	7.1
<b>TOTAL ASSETS</b>	4,604	5,221	13.4	5,743	10.0
<b>LIABILITIES</b>					
Total Borrowings	31	97	206.9	139	44.3
Accrued Dividends/Interest Payable	7	6	26.0-	5	17.1-
Acct Payable and Other Liabilities	49	52	6.8	57	8.1
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	88	155	75.3	201	29.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,000	4,496	12.4	4,905	9.1
Share Drafts	579	622	7.5	654	5.1
Regular Shares	1,424	1,580	11.0	1,799	13.8
Money Market Shares	509	669	31.4	812	21.4
Share Certificates/CDs	1,053	1,113	5.6	1,098	1.3-
IRA/Keogh Accounts	403	487	21.0	518	6.3
All Other Shares and Member Deposits	15	17	11.3	18	7.3
Non-Member Deposits	17	8	51.3-	6	27.9-
Regular Reserves	178	181	1.5	184	1.9
APPR. For Non-Conf. Invest.	0*	0*	6.9	0*	7.7
Accum. Unrealized G/L on A-F-S	3	13	348.0	23	83.4
Other Reserves	28	30	4.5	31	4.1
Undivided Earnings	307	347	12.9	399	15.1
<b>TOTAL EQUITY</b>	517	570	10.3	638	11.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,604	5,221	13.4	5,743	10.0

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	94	93	1.1-	93	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	255	264	3.3	256	2.9-
(Less) Interest Refund	0*	0*	12.2-	0*	122.2
Income from Investments	74	77	3.4	69	10.2-
Trading Profits and Losses	0*	-0*	167.0-	-0*	249.5-
<b>TOTAL INTEREST INCOME</b>	<b>330</b>	<b>341</b>	<b>3.4</b>	<b>325</b>	<b>4.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	143	140	1.9-	104	25.4-
Interest on Deposits	18	20	13.0	15	24.9-
Interest on Borrowed Money	2	4	56.4	6	73.2
<b>TOTAL INTEREST EXPENSE</b>	<b>163</b>	<b>163</b>	<b>0.6</b>	<b>125</b>	<b>23.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>13</b>	<b>0.7-</b>	<b>16</b>	<b>17.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>154</b>	<b>164</b>	<b>6.7</b>	<b>184</b>	<b>12.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	36	43	19.6	49	13.3
Other Operating Income	9	11	16.7	12	11.2
Gain (Loss) on Investments	-0*	0*	1,081.2	1	100.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	350.3	0*	37.6
Other Non-Oper Income (Expense)	0*	0*	99.2-	0*	963.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>46</b>	<b>55</b>	<b>20.2</b>	<b>63</b>	<b>14.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	82	89	8.1	96	7.7
Travel and Conference Expense	3	2	3.5-	3	12.1
Office Occupancy Expense	10	11	11.4	12	2.9
Office Operations Expense	39	41	5.0	43	5.1
Educational & Promotional Expense	4	5	14.3	6	26.9
Loan Servicing Expense	8	8	9.6	9	7.3
Professional and Outside Services	9	10	10.3	12	11.8
Member Insurance	2	2	15.8-	2	2.7-
Operating Fees	1	0*	6.5-	1	13.6
Miscellaneous Operating Expenses	5	5	10.4	6	16.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>163</b>	<b>175</b>	<b>7.4</b>	<b>188</b>	<b>7.8</b>
<b>NET INCOME</b>	<b>36</b>	<b>44</b>	<b>20.4</b>	<b>58</b>	<b>32.3</b>
Transfer to Regular Reserve 1/	9	6	39.4-	5	15.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	114	109	4.4-	106	2.8-
<b>Cash &amp; Equivalents</b>	<b>484</b>	<b>707</b>	<b>46.2</b>	<b>649</b>	<b>8.2-</b>
<b>TOTAL INVESTMENTS</b>	<b>1,113</b>	<b>1,509</b>	<b>35.6</b>	<b>1,934</b>	<b>28.1</b>
U.S. Government Obligations	66	1	97.9-	0*	99.7-
Federal Agency Securities	572	720	25.9	838	16.4
Mutual Fund & Common Trusts	101	146	44.3	228	56.2
MCSD and PIC at Corporate CU	53	56	6.5	52	6.9-
All Other Corporate Credit Union	167	297	78.0	341	14.9
Commercial Banks, S&Ls	115	239	107.5	410	71.8
Credit Unions -Loans to, Deposits in	19	11	42.6-	9	15.5-
Other Investments	20	39	96.1	55	40.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,415</b>	<b>5,898</b>	<b>8.9</b>	<b>6,480</b>	<b>9.9</b>
Unsecured Credit Card Loans	356	362	1.5	365	1.0
All Other Unsecured Loans	283	264	6.6-	251	4.9-
New Vehicle Loans	1,087	1,190	9.4	1,295	8.9
Used Vehicle Loans	1,105	1,289	16.7	1,518	17.7
First Mortgage Real Estate Loans	992	1,291	30.1	1,587	22.9
Other Real Estate Loans	1,185	1,176	0.7-	1,179	0.2
Leases Receivable	9	6	38.5-	4	25.8-
All Other Loans/Lines of Credit	340	285	16.3-	281	1.5-
Other Loans	58	34	40.4-	N/A	
Allowance For Loan Losses	49	51	5.5	51	0.1
Other Real Estate Owned	2	2	18.0	3	15.0
Land and Building	106	111	4.4	130	17.6
Other Fixed Assets	46	43	5.8-	43	1.7-
NCUSIF Capitalization Deposit	59	65	10.1	72	10.7
Other Assets	69	81	17.5	96	17.6
<b>TOTAL ASSETS</b>	<b>7,246</b>	<b>8,366</b>	<b>15.4</b>	<b>9,390</b>	<b>12.3</b>
<b>LIABILITIES</b>					
Total Borrowings	64	87	36.8	248	183.8
Accrued Dividends/Interest Payable	5	4	19.2-	3	29.7-
Acct Payable and Other Liabilities	54	63	15.2	78	24.9
Uninsured Secondary Capital	0*	0*	84.4-	1	3,398.6
<b>TOTAL LIABILITIES</b>	<b>123</b>	<b>154</b>	<b>24.8</b>	<b>330</b>	<b>114.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,401</b>	<b>7,419</b>	<b>15.9</b>	<b>8,157</b>	<b>9.9</b>
Share Drafts	884	995	12.7	1,049	5.4
Regular Shares	1,554	1,762	13.4	1,987	12.8
Money Market Shares	1,343	1,899	41.4	2,348	23.6
Share Certificates/CDs	1,929	2,048	6.2	1,991	2.8-
IRA/Keogh Accounts	652	686	5.1	742	8.2
All Other Shares and Member Deposits	34	27	20.1-	37	35.4
Non-Member Deposits	6	2	67.4-	3	64.1
Regular Reserves	288	292	1.4	350	19.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	4	205.1	11	185.6
Other Reserves	0*	0*	98.6-	0*	2,604.7
Undivided Earnings	438	496	13.3	542	9.3
<b>TOTAL EQUITY</b>	<b>722</b>	<b>792</b>	<b>9.7</b>	<b>904</b>	<b>14.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,246</b>	<b>8,366</b>	<b>15.4</b>	<b>9,390</b>	<b>12.3</b>

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	114	109	4.4-	106	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	446	462	3.5	456	1.2-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	90	93	2.8	78	16.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>536</b>	<b>554</b>	<b>3.4</b>	<b>534</b>	<b>3.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	143	139	2.9-	97	29.7-
Interest on Deposits	102	117	14.3	80	31.1-
Interest on Borrowed Money	5	4	12.1-	6	31.5
<b>TOTAL INTEREST EXPENSE</b>	<b>250</b>	<b>260</b>	<b>3.9</b>	<b>184</b>	<b>29.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>25</b>	<b>32</b>	<b>26.2</b>	<b>34</b>	<b>6.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>261</b>	<b>263</b>	<b>0.7</b>	<b>316</b>	<b>20.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	41	48	17.0	56	16.1
Other Operating Income	32	38	18.1	42	10.0
Gain (Loss) on Investments	-2	1	164.7	2	27.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	81.0-	0*	131.2
Other Non-Oper Income (Expense)	0*	0*	10.6	2	160.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>73</b>	<b>88</b>	<b>21.4</b>	<b>101</b>	<b>14.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	135	145	7.6	159	9.6
Travel and Conference Expense	5	5	2.3	5	10.1
Office Occupancy Expense	17	19	8.1	20	5.7
Office Operations Expense	56	58	3.5	62	6.3
Educational & Promotional Expense	10	12	22.3	12	2.6-
Loan Servicing Expense	13	16	19.6	19	22.3
Professional and Outside Services	23	26	12.4	28	10.9
Member Insurance	0*	0*	7.5-	0*	11.0-
Operating Fees	1	1	4.1	1	13.4
Miscellaneous Operating Expenses	5	5	3.0-	5	7.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>265</b>	<b>286</b>	<b>8.0</b>	<b>312</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>68</b>	<b>64</b>	<b>5.8-</b>	<b>106</b>	<b>64.4</b>
Transfer to Regular Reserve 1/	57	11	81.4-	55	421.8

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	776	756	2.6-	730	3.4-
<b>Cash &amp; Equivalents</b>	1,421	2,209	55.5	2,493	12.9
<b>TOTAL INVESTMENTS</b>	3,636	4,510	24.0	5,681	26.0
U.S. Government Obligations	171	133	22.0-	179	34.4
Federal Agency Securities	2,102	2,620	24.7	3,280	25.2
Mutual Fund & Common Trusts	88	123	39.6	121	1.2-
MCSD and PIC at Corporate CU	109	118	8.2	131	11.4
All Other Corporate Credit Union	288	334	15.9	433	29.5
Commercial Banks, S&Ls	781	1,071	37.2	1,396	30.4
Credit Unions -Loans to, Deposits in	34	20	41.7-	32	60.5
Other Investments	64	91	41.1	109	20.1
<b>TOTAL LOANS OUTSTANDING</b>	10,364	10,770	3.9	11,148	3.5
Unsecured Credit Card Loans	881	918	4.2	923	0.5
All Other Unsecured Loans	1,278	1,258	1.5-	1,171	6.9-
New Vehicle Loans	2,009	1,905	5.2-	1,782	6.4-
Used Vehicle Loans	1,645	1,759	7.0	1,881	6.9
First Mortgage Real Estate Loans	1,501	1,718	14.5	1,887	9.8
Other Real Estate Loans	2,484	2,651	6.7	2,911	9.8
Leases Receivable	11	7	33.0-	5	37.5-
All Other Loans/Lines of Credit	544	537	1.2-	587	9.4
Other Loans	12	15	22.7	N/A	
Allowance For Loan Losses	101	102	0.3	98	3.4-
Other Real Estate Owned	3	2	34.3-	2	11.3
Land and Building	216	230	6.4	244	5.8
Other Fixed Assets	66	68	3.7	69	0.9
NCUSIF Capitalization Deposit	132	142	7.8	160	12.5
Other Assets	139	162	16.6	223	37.8
<b>TOTAL ASSETS</b>	15,876	17,992	13.3	19,943	10.8
<b>LIABILITIES</b>					
Total Borrowings	28	6	76.8-	11	68.2
Accrued Dividends/Interest Payable	29	23	20.6-	18	23.9-
Acct Payable and Other Liabilities	59	73	24.1	82	11.8
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	116	103	11.4-	110	7.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,894	15,853	14.1	17,614	11.1
Share Drafts	1,620	1,718	6.1	1,835	6.8
Regular Shares	6,242	6,937	11.1	7,924	14.2
Money Market Shares	1,430	2,001	39.9	2,451	22.5
Share Certificates/CDs	3,082	3,524	14.3	3,572	1.4
IRA/Keogh Accounts	1,287	1,427	10.9	1,550	8.6
All Other Shares and Member Deposits	204	229	12.2	248	8.6
Non-Member Deposits	30	17	43.7-	34	101.8
Regular Reserves	451	471	4.4	485	3.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	21	9,249.3	37	72.9
Other Reserves	21	13	40.1-	11	12.0-
Undivided Earnings	1,393	1,532	10.0	1,686	10.1
<b>TOTAL EQUITY</b>	1,866	2,037	9.2	2,219	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,876	17,992	13.3	19,943	10.8

\* Amount Less than + or - 1 Million

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	776	756	2.6-	730	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	849	894	5.3	865	3.2-
(Less) Interest Refund	1	1	18.6-	1	11.1-
Income from Investments	290	286	1.5-	250	12.6-
Trading Profits and Losses	-0*	-0*	74.4	0*	179.0
<b>TOTAL INTEREST INCOME</b>	1,137	1,178	3.6	1,114	5.5-
<b>INTEREST EXPENSE</b>					
Dividends on Shares	503	529	5.1	420	20.5-
Interest on Deposits	23	25	8.9	19	24.9-
Interest on Borrowed Money	3	0*	70.4-	0*	34.6-
<b>TOTAL INTEREST EXPENSE</b>	529	555	4.9	440	20.7-
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	49	52	7.4	56	7.9
<b>NET INTEREST INCOME AFTER PLL</b>	560	572	2.1	618	8.1
<b>NON-INTEREST INCOME</b>					
Fee Income	64	77	21.7	87	12.3
Other Operating Income	49	57	15.3	66	15.3
Gain (Loss) on Investments	-0*	0*	234.4	-0*	270.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	121.1	-0*	112.1-
Other Non-Oper Income (Expense)	-0*	0*	215.1	1	795.6
<b>TOTAL NON-INTEREST INCOME</b>	113	135	20.2	153	13.0
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	235	260	10.6	282	8.6
Travel and Conference Expense	6	7	3.1	7	9.0
Office Occupancy Expense	26	29	10.0	31	9.1
Office Operations Expense	114	121	6.6	131	7.8
Educational & Promotional Expense	15	17	13.7	19	12.0
Loan Servicing Expense	31	35	10.8	39	12.6
Professional and Outside Services	52	56	6.6	62	10.9
Member Insurance	15	15	0.6-	14	5.1-
Operating Fees	4	4	4.8-	4	5.6
Miscellaneous Operating Expenses	12	13	7.7	12	4.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	510	555	8.8	601	8.4
<b>NET INCOME</b>	163	152	6.4-	170	11.4
Transfer to Regular Reserve <sup>1/</sup>	50	20	59.0-	13	35.3-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	18	18	0.0	18	0.0
<b>Cash &amp; Equivalents</b>	19	39	104.1	53	35.9
<b>TOTAL INVESTMENTS</b>	113	118	4.0	131	10.8
U.S. Government Obligations	11	11	0.0	14	26.8
Federal Agency Securities	68	68	0.5-	86	27.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	4.5	0	100.0-
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	33	36	8.5	26	25.5-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	1	3	175.1	4	14.7
<b>TOTAL LOANS OUTSTANDING</b>	259	279	7.9	290	3.8
Unsecured Credit Card Loans	11	14	29.8	16	11.1
All Other Unsecured Loans	127	120	4.9-	121	0.6
New Vehicle Loans	64	69	7.6	74	7.4
Used Vehicle Loans	1	2	4.2	1	9.5-
First Mortgage Real Estate Loans	32	47	44.3	55	18.8
Other Real Estate Loans	11	13	15.0	12	6.8-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	12	14	15.5	10	27.3-
Other Loans	0*	0*	180.5	N/A	
Allowance For Loan Losses	4	5	18.8	5	2.5
Other Real Estate Owned	0*	0*	18.5	0*	5.3-
Land and Building	5	5	3.0-	11	146.1
Other Fixed Assets	3	5	68.1	2	65.9-
NCUSIF Capitalization Deposit	3	3	3.8	3	9.1
Other Assets	4	3	9.6-	3	3.2-
<b>TOTAL ASSETS</b>	402	447	11.3	488	9.1
<b>LIABILITIES</b>					
Total Borrowings	2	0*	100.0-	0*	0.0
Accrued Dividends/Interest Payable	0*	1	11.4	0*	29.4-
Acct Payable and Other Liabilities	3	4	5.5	3	9.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	6	5	27.0-	4	13.8-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	346	389	12.6	425	9.3
Share Drafts	9	9	5.9	11	20.6
Regular Shares	202	221	9.6	243	10.0
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	124	146	17.8	156	6.7
IRA/Keogh Accounts	7	7	4.6	7	3.2
All Other Shares and Member Deposits	4	5	34.9	7	39.7
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	13	13	3.1	14	4.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,168.8	0*	28.8
Other Reserves	9	10	9.2	7	33.8-
Undivided Earnings	27	30	8.5	38	27.3
<b>TOTAL EQUITY</b>	50	53	7.6	59	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	402	447	11.3	488	9.1

\* Amount Less than + or - 1 Million

**Puerto Rico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	24	26	6.3	27	3.7
(Less) Interest Refund	0*	0*	84.7	0*	3.7-
Income from Investments	8	7	5.9-	7	9.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>32</b>	<b>33</b>	<b>3.3</b>	<b>33</b>	<b>0.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	16	16	2.1	15	10.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	90.7-	0*	33.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>16</b>	<b>16</b>	<b>2.0</b>	<b>15</b>	<b>10.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>1.2-</b>	<b>3</b>	<b>1.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>13</b>	<b>14</b>	<b>5.8</b>	<b>16</b>	<b>13.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	1	18.9	1	15.7
Other Operating Income	0*	0*	55.8	0*	29.4
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	136.0-	0*	445.4
Other Non-Oper Income (Expense)	-0*	0*	109.5	0*	7,484.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>1</b>	<b>1</b>	<b>25.2</b>	<b>2</b>	<b>22.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	5	5	6.6	5	1.8-
Travel and Conference Expense	0*	0*	14.0	0*	14.1-
Office Occupancy Expense	0*	0*	5.1	0*	34.0
Office Operations Expense	3	3	11.9	4	17.4
Educational & Promotional Expense	0*	0*	16.7	0*	6.1-
Loan Servicing Expense	0*	0*	18.2	0*	37.7
Professional and Outside Services	0*	0*	10.2	0*	17.1
Member Insurance	0*	0*	3.2	0*	21.7-
Operating Fees	0*	0*	15.2-	0*	2.7
Miscellaneous Operating Expenses	0*	0*	4.8-	0*	3.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>11</b>	<b>12</b>	<b>7.9</b>	<b>12</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>4</b>	<b>4</b>	<b>5.3</b>	<b>5</b>	<b>38.7</b>
Transfer to Regular Reserve 1/	0*	0*	94.7-	0*	2,636.6

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	39	38	2.6-	35	7.9-
<b>Cash &amp; Equivalents</b>	230	335	45.6	371	10.7
<b>TOTAL INVESTMENTS</b>	589	747	26.7	766	2.7
U.S. Government Obligations	29	13	56.2-	6	55.5-
Federal Agency Securities	365	464	27.1	466	0.5
Mutual Fund & Common Trusts	0*	3	1,663.6	4	43.0
MCSD and PIC at Corporate CU	9	11	26.3	12	2.6
All Other Corporate Credit Union	63	64	1.1	71	11.6
Commercial Banks, S&Ls	16	46	183.1	68	47.4
Credit Unions -Loans to, Deposits in	2	4	61.5	5	38.4
Other Investments	104	142	36.2	134	5.4-
<b>TOTAL LOANS OUTSTANDING</b>	1,372	1,508	9.9	1,729	14.6
Unsecured Credit Card Loans	49	30	38.4-	21	30.5-
All Other Unsecured Loans	40	38	3.8-	35	7.6-
New Vehicle Loans	122	145	18.8	171	17.9
Used Vehicle Loans	143	210	46.8	261	24.2
First Mortgage Real Estate Loans	795	851	7.0	932	9.6
Other Real Estate Loans	194	208	7.3	281	34.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	24	24	0.2	27	9.3
Other Loans	4	0*	85.2-	N/A	
Allowance For Loan Losses	12	11	5.8-	11	0.6-
Other Real Estate Owned	2	0*	85.8-	0*	100.0-
Land and Building	34	38	11.4	40	3.7
Other Fixed Assets	9	10	10.8	11	4.9
NCUSIF Capitalization Deposit	18	19	8.5	22	12.5
Other Assets	30	27	8.0-	31	12.0
<b>TOTAL ASSETS</b>	2,274	2,674	17.6	2,978	11.3
<b>LIABILITIES</b>					
Total Borrowings	59	158	167.3	167	5.9
Accrued Dividends/Interest Payable	8	6	22.8-	4	39.4-
Acct Payable and Other Liabilities	16	27	72.1	19	30.2-
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	83	191	131.3	190	0.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,864	2,132	14.4	2,409	13.0
Share Drafts	221	266	20.1	292	10.0
Regular Shares	443	499	12.6	570	14.3
Money Market Shares	219	279	27.5	335	19.9
Share Certificates/CDs	725	810	11.8	901	11.3
IRA/Keogh Accounts	162	178	10.1	192	7.9
All Other Shares and Member Deposits	94	100	6.0	118	18.8
Non-Member Deposits	0*	0*	0.0	0*	100.0-
Regular Reserves	85	86	1.4	86	0.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	3	421.9	6	104.4
Other Reserves	8	2	81.6-	2	28.5
Undivided Earnings	235	261	10.9	284	9.2
<b>TOTAL EQUITY</b>	327	351	7.4	379	7.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,274	2,674	17.6	2,978	11.3

\* Amount Less than + or - 1 Million

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	39	38	2.6-	35	7.9-
<b>INTEREST INCOME</b>					
Interest on Loans	102	106	3.4	114	7.4
(Less) Interest Refund	0*	0*	80.5-	0*	100.0-
Income from Investments	47	50	5.4	41	17.2-
Trading Profits and Losses	0	-1	0.0	-2	134.2-
<b>TOTAL INTEREST INCOME</b>	<b>149</b>	<b>154</b>	<b>3.3</b>	<b>152</b>	<b>1.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	14	4.7-	11	19.1-
Interest on Deposits	54	58	5.8	43	24.9-
Interest on Borrowed Money	4	3	18.3-	7	92.7
<b>TOTAL INTEREST EXPENSE</b>	<b>74</b>	<b>75</b>	<b>2.3</b>	<b>61</b>	<b>18.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>3</b>	<b>10.7-</b>	<b>3</b>	<b>3.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>72</b>	<b>76</b>	<b>5.1</b>	<b>88</b>	<b>15.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	14	27.2	15	9.4
Other Operating Income	3	7	139.7	7	4.3-
Gain (Loss) on Investments	0*	0*	2.5	-0*	155.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	223.3-	0*	177.1
Other Non-Oper Income (Expense)	0*	-0*	247.7-	0*	378.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>22</b>	<b>46.3</b>	<b>23</b>	<b>4.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	35	38	9.5	42	10.9
Travel and Conference Expense	1	1	1.3-	1	12.6
Office Occupancy Expense	5	6	15.0	6	3.2
Office Operations Expense	12	15	20.3	16	8.1
Educational & Promotional Expense	3	3	9.5	3	11.5
Loan Servicing Expense	3	3	11.9	3	7.9
Professional and Outside Services	6	7	15.4	8	24.3
Member Insurance	0*	0*	1.7-	0*	1.1
Operating Fees	0*	0*	28.2-	0*	32.3
Miscellaneous Operating Expenses	3	4	24.1	4	8.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>69</b>	<b>78</b>	<b>12.8</b>	<b>85</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>18</b>	<b>20</b>	<b>9.6</b>	<b>25</b>	<b>24.9</b>
Transfer to Regular Reserve 1/	3	0*	99.9-	0*	49,547.8

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	99	96	3.0-	95	1.0-
<b>Cash &amp; Equivalents</b>	331	584	76.7	540	7.5-
<b>TOTAL INVESTMENTS</b>	573	736	28.4	928	26.0
U.S. Government Obligations	5	7	28.7	7	9.3
Federal Agency Securities	352	259	26.4-	328	26.5
Mutual Fund & Common Trusts	15	36	136.7	38	5.3
MCSD and PIC at Corporate CU	27	25	8.2-	27	10.3
All Other Corporate Credit Union	91	248	172.3	333	34.1
Commercial Banks, S&Ls	64	136	114.5	167	22.5
Credit Unions -Loans to, Deposits in	7	5	28.3-	5	4.5-
Other Investments	13	21	64.6	23	13.9
<b>TOTAL LOANS OUTSTANDING</b>	3,418	3,551	3.9	3,826	7.7
Unsecured Credit Card Loans	222	234	5.3	237	1.1
All Other Unsecured Loans	298	284	4.9-	276	2.8-
New Vehicle Loans	674	652	3.4-	707	8.5
Used Vehicle Loans	894	955	6.8	1,078	12.9
First Mortgage Real Estate Loans	784	838	6.9	874	4.3
Other Real Estate Loans	351	376	7.3	434	15.3
Leases Receivable	0*	0*	54.6-	0*	100.0-
All Other Loans/Lines of Credit	193	212	9.4	221	4.4
Other Loans	0*	0*	19.9	N/A	
Allowance For Loan Losses	30	32	6.1	32	0.7-
Other Real Estate Owned	0*	0*	22.0	1	66.1
Land and Building	86	100	15.5	119	19.0
Other Fixed Assets	28	35	23.5	36	4.6
NCUSIF Capitalization Deposit	36	39	9.8	44	10.9
Other Assets	39	47	20.7	48	3.6
<b>TOTAL ASSETS</b>	4,482	5,062	12.9	5,515	8.9
<b>LIABILITIES</b>					
Total Borrowings	28	25	8.1-	28	11.8
Accrued Dividends/Interest Payable	24	20	14.1-	16	22.4-
Acct Payable and Other Liabilities	28	30	5.5	31	4.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	80	75	5.1-	75	0.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,868	4,414	14.1	4,815	9.1
Share Drafts	575	573	0.4-	615	7.3
Regular Shares	1,187	1,384	16.6	1,557	12.5
Money Market Shares	315	411	30.2	465	13.1
Share Certificates/CDs	1,337	1,542	15.4	1,618	4.9
IRA/Keogh Accounts	432	483	11.7	532	10.1
All Other Shares and Member Deposits	10	15	54.7	24	58.6
Non-Member Deposits	12	6	51.3-	5	25.1-
Regular Reserves	140	144	2.9	148	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	142.5	0*	83.0
Other Reserves	21	20	4.0-	19	8.3-
Undivided Earnings	374	407	8.7	457	12.3
<b>TOTAL EQUITY</b>	534	572	7.0	625	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,482	5,062	12.9	5,515	8.9

\* Amount Less than + or - 1 Million

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	99	96	3.0-	95	1.0-
<b>INTEREST INCOME</b>					
Interest on Loans	285	305	6.9	300	1.7-
(Less) Interest Refund	0*	0*	31.6-	0*	5.3
Income from Investments	50	47	5.4-	35	25.7-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>334</b>	<b>351</b>	<b>5.1</b>	<b>334</b>	<b>4.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	153	165	7.6	118	28.2-
Interest on Deposits	0*	0*	15.8	0*	32.3-
Interest on Borrowed Money	2	2	23.8	2	22.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>155</b>	<b>168</b>	<b>7.8</b>	<b>120</b>	<b>28.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>17</b>	<b>22</b>	<b>27.1</b>	<b>25</b>	<b>13.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>162</b>	<b>162</b>	<b>0.2</b>	<b>189</b>	<b>16.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	49	60	21.8	70	16.2
Other Operating Income	13	17	27.2	19	12.5
Gain (Loss) on Investments	-0*	0*	2,052.6	-0*	477.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	90.8-	0*	1,015.6
Other Non-Oper Income (Expense)	0*	0*	17.9	0*	36.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>64</b>	<b>78</b>	<b>22.4</b>	<b>90</b>	<b>15.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	88	98	11.3	110	12.2
Travel and Conference Expense	3	3	9.2	4	9.8
Office Occupancy Expense	11	12	11.5	14	16.1
Office Operations Expense	40	46	14.3	50	8.9
Educational & Promotional Expense	6	6	6.0	7	17.3
Loan Servicing Expense	9	9	6.3	12	31.5
Professional and Outside Services	15	18	21.5	20	11.3
Member Insurance	2	2	0.2	2	1.7-
Operating Fees	1	0*	8.0-	1	14.8
Miscellaneous Operating Expenses	6	6	0.0	7	16.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>180</b>	<b>201</b>	<b>11.8</b>	<b>226</b>	<b>12.7</b>
<b>NET INCOME</b>	<b>45</b>	<b>39</b>	<b>14.7-</b>	<b>52</b>	<b>35.3</b>
Transfer to Regular Reserve 1/	17	12	30.8-	9	24.4-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	61	61	0.0	60	1.6-
<b>Cash &amp; Equivalents</b>	64	111	72.0	123	10.7
<b>TOTAL INVESTMENTS</b>	133	182	36.4	190	4.5
U.S. Government Obligations	3	1	64.2-	0*	23.8-
Federal Agency Securities	68	60	12.1-	56	5.8-
Mutual Fund & Common Trusts	2	20	817.3	6	69.5-
MCSD and PIC at Corporate CU	8	9	15.1	9	3.1
All Other Corporate Credit Union	13	12	9.8-	13	6.5
Commercial Banks, S&Ls	25	58	134.6	68	17.1
Credit Unions -Loans to, Deposits in	9	8	15.7-	27	253.3
Other Investments	5	15	177.7	10	31.7-
<b>TOTAL LOANS OUTSTANDING</b>	778	842	8.1	904	7.4
Unsecured Credit Card Loans	33	35	6.5	36	1.0
All Other Unsecured Loans	31	30	3.5-	32	7.1
New Vehicle Loans	137	123	10.7-	133	8.2
Used Vehicle Loans	257	284	10.4	290	2.3
First Mortgage Real Estate Loans	130	160	22.9	179	11.9
Other Real Estate Loans	82	94	14.3	111	18.5
Leases Receivable	0*	0*	13.8-	0*	43.0-
All Other Loans/Lines of Credit	104	113	9.2	123	8.7
Other Loans	3	3	16.8-	N/A	
Allowance For Loan Losses	9	9	5.7-	8	7.1-
Other Real Estate Owned	0*	0*	72.9-	0*	276.3
Land and Building	18	18	3.9	22	19.1
Other Fixed Assets	5	7	30.5	7	4.7-
NCUSIF Capitalization Deposit	8	9	10.1	10	12.7
Other Assets	10	8	24.1-	9	14.2
<b>TOTAL ASSETS</b>	1,008	1,168	15.8	1,264	8.3
<b>LIABILITIES</b>					
Total Borrowings	18	11	38.6-	11	0.6
Accrued Dividends/Interest Payable	4	4	1.3-	3	32.1-
Acct Payable and Other Liabilities	5	6	22.9	5	12.8-
Uninsured Secondary Capital	0*	0*	27.3	2	117.9
<b>TOTAL LIABILITIES</b>	27	22	21.1-	20	5.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	883	1,036	17.3	1,118	7.9
Share Drafts	119	133	12.0	144	8.0
Regular Shares	192	232	21.0	268	15.4
Money Market Shares	106	139	31.6	169	21.5
Share Certificates/CDs	363	417	15.1	410	1.8-
IRA/Keogh Accounts	78	85	9.0	93	9.2
All Other Shares and Member Deposits	14	18	29.7	25	37.1
Non-Member Deposits	11	10	11.1-	8	18.6-
Regular Reserves	32	34	4.5	36	8.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	1	753.7	2	69.0
Other Reserves	2	2	5.6-	2	6.0-
Undivided Earnings	64	73	14.9	86	17.5
<b>TOTAL EQUITY</b>	98	110	12.4	126	14.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,008	1,168	15.8	1,264	8.3

\* Amount Less than + or - 1 Million

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	61	61	0.0	60	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	66	71	9.0	71	1.1-
(Less) Interest Refund	0*	0*	76.0-	0*	753.4
Income from Investments	11	12	9.3	9	19.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>76</b>	<b>83</b>	<b>9.1</b>	<b>80</b>	<b>3.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	36	41	12.2	30	26.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	1	0*	42.8-	0*	32.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>38</b>	<b>42</b>	<b>10.3</b>	<b>31</b>	<b>26.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>1.9</b>	<b>3</b>	<b>6.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>35</b>	<b>38</b>	<b>8.6</b>	<b>46</b>	<b>21.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	20.1	10	12.8
Other Operating Income	3	3	22.2	4	16.3
Gain (Loss) on Investments	-0*	-0*	52.5	-0*	161.2-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	285.4-	0*	332.8
Other Non-Oper Income (Expense)	0*	0*	1,329.8	0*	76.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>13</b>	<b>30.8</b>	<b>13</b>	<b>6.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	21	11.3	23	10.7
Travel and Conference Expense	0*	0*	9.9	0*	5.2
Office Occupancy Expense	2	2	17.0	3	6.0
Office Operations Expense	7	8	9.3	9	7.2
Educational & Promotional Expense	1	2	11.2	2	12.1
Loan Servicing Expense	2	2	21.3	3	9.5
Professional and Outside Services	2	2	17.9	3	9.9
Member Insurance	0*	0*	2.6	0*	18.2-
Operating Fees	0*	0*	0.7	0*	11.4
Miscellaneous Operating Expenses	1	0*	13.8-	1	27.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>36</b>	<b>40</b>	<b>11.2</b>	<b>43</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>9</b>	<b>11</b>	<b>22.4</b>	<b>16</b>	<b>46.4</b>
Transfer to Regular Reserve 1/	3	2	40.7-	0*	61.8-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	249	238	4.4-	228	4.2-
<b>Cash &amp; Equivalents</b>	708	1,081	52.7	1,157	7.1
<b>TOTAL INVESTMENTS</b>	1,434	1,920	33.8	2,377	23.8
U.S. Government Obligations	57	67	18.3	59	12.4-
Federal Agency Securities	912	1,096	20.3	1,430	30.5
Mutual Fund & Common Trusts	21	21	0.2-	37	78.7
MCSD and PIC at Corporate CU	38	39	3.3	42	7.2
All Other Corporate Credit Union	127	222	74.9	171	23.1-
Commercial Banks, S&Ls	244	419	71.7	532	27.0
Credit Unions -Loans to, Deposits in	9	10	9.1	9	7.9-
Other Investments	27	45	66.8	97	115.0
<b>TOTAL LOANS OUTSTANDING</b>	5,392	5,517	2.3	5,621	1.9
Unsecured Credit Card Loans	270	279	3.3	275	1.4-
All Other Unsecured Loans	493	477	3.3-	442	7.3-
New Vehicle Loans	1,104	1,018	7.8-	989	2.8-
Used Vehicle Loans	1,133	1,210	6.8	1,253	3.5
First Mortgage Real Estate Loans	1,727	1,847	7.0	1,948	5.5
Other Real Estate Loans	431	448	3.9	494	10.2
Leases Receivable	6	5	10.8-	3	35.7-
All Other Loans/Lines of Credit	217	223	2.8	217	3.0-
Other Loans	10	9	9.0-	N/A	
Allowance For Loan Losses	36	40	11.5	41	1.8
Other Real Estate Owned	7	1	79.3-	0*	41.0-
Land and Building	119	141	18.7	155	9.7
Other Fixed Assets	32	35	11.0	37	6.8
NCUSIF Capitalization Deposit	61	66	7.5	72	8.8
Other Assets	74	79	7.3	93	16.7
<b>TOTAL ASSETS</b>	7,791	8,800	13.0	9,480	7.7
<b>LIABILITIES</b>					
Total Borrowings	80	130	61.4	243	87.5
Accrued Dividends/Interest Payable	29	25	15.1-	16	36.8-
Acct Payable and Other Liabilities	43	52	20.5	64	21.5
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	153	207	35.2	323	55.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,611	7,483	13.2	7,950	6.2
Share Drafts	766	795	3.8	862	8.4
Regular Shares	2,166	2,461	13.6	2,783	13.1
Money Market Shares	805	1,043	29.6	1,215	16.5
Share Certificates/CDs	2,089	2,315	10.8	2,177	6.0-
IRA/Keogh Accounts	683	736	7.7	776	5.4
All Other Shares and Member Deposits	95	125	31.2	125	0.2
Non-Member Deposits	6	7	9.0	12	70.6
Regular Reserves	307	298	2.8-	303	1.6
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	46,876.5
Accum. Unrealized G/L on A-F-S	1	12	843.5	20	61.7
Other Reserves	120	147	22.4	160	8.7
Undivided Earnings	598	653	9.2	724	10.9
<b>TOTAL EQUITY</b>	1,027	1,111	8.2	1,208	8.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,791	8,800	13.0	9,480	7.7

\* Amount Less than + or - 1 Million

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	249	238	4.4-	228	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	435	451	3.6	428	5.0-
(Less) Interest Refund	0*	0*	67.1-	2	806.7
Income from Investments	119	123	3.2	106	13.7-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>553</b>	<b>573</b>	<b>3.6</b>	<b>532</b>	<b>7.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	215	210	2.2-	144	31.6-
Interest on Deposits	55	64	17.4	47	27.1-
Interest on Borrowed Money	5	6	9.8	9	56.4
<b>TOTAL INTEREST EXPENSE</b>	<b>274</b>	<b>280</b>	<b>1.9</b>	<b>199</b>	<b>28.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>20</b>	<b>26</b>	<b>30.1</b>	<b>26</b>	<b>1.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>259</b>	<b>267</b>	<b>3.3</b>	<b>306</b>	<b>14.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	51	56	9.6	61	10.3
Other Operating Income	22	27	22.3	27	2.8
Gain (Loss) on Investments	-0*	0*	389.4	2	159.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	47.6	-0*	121.9-
Other Non-Oper Income (Expense)	4	2	58.8-	3	93.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>76</b>	<b>85</b>	<b>11.3</b>	<b>94</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	131	142	8.4	153	7.8
Travel and Conference Expense	4	4	3.6	5	21.6
Office Occupancy Expense	17	19	9.3	20	8.6
Office Operations Expense	55	60	9.6	64	6.3
Educational & Promotional Expense	7	8	9.4	9	10.7
Loan Servicing Expense	9	10	8.2	11	12.1
Professional and Outside Services	21	24	10.0	27	13.3
Member Insurance	4	4	9.3-	4	4.7
Operating Fees	3	2	15.2-	3	6.5
Miscellaneous Operating Expenses	6	7	10.5	6	9.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>258</b>	<b>279</b>	<b>8.3</b>	<b>301</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>78</b>	<b>73</b>	<b>5.6-</b>	<b>99</b>	<b>34.7</b>
Transfer to Regular Reserve 1/	16	11	30.2-	8	31.3-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	714	695	2.7-	683	1.7-
<b>Cash &amp; Equivalents</b>	2,749	3,680	33.9	3,551	3.5-
<b>TOTAL INVESTMENTS</b>	6,182	8,616	39.4	10,708	24.3
U.S. Government Obligations	108	215	99.1	145	32.7-
Federal Agency Securities	3,735	5,231	40.1	6,182	18.2
Mutual Fund & Common Trusts	56	110	97.4	127	15.1
MCSD and PIC at Corporate CU	124	124	0.3	183	47.6
All Other Corporate Credit Union	427	565	32.2	691	22.4
Commercial Banks, S&Ls	1,087	1,597	47.0	1,920	20.2
Credit Unions -Loans to, Deposits in	65	57	12.3-	47	17.6-
Other Investments	581	716	23.2	1,413	97.5
<b>TOTAL LOANS OUTSTANDING</b>	22,562	24,128	6.9	26,297	9.0
Unsecured Credit Card Loans	1,341	1,363	1.7	1,356	0.5-
All Other Unsecured Loans	1,786	1,765	1.2-	1,735	1.7-
New Vehicle Loans	8,315	8,379	0.8	8,928	6.6
Used Vehicle Loans	5,249	5,899	12.4	6,648	12.7
First Mortgage Real Estate Loans	2,907	3,447	18.6	4,088	18.6
Other Real Estate Loans	1,336	1,533	14.8	1,758	14.6
Leases Receivable	72	89	23.5	129	45.7
All Other Loans/Lines of Credit	1,480	1,555	5.0	1,653	6.3
Other Loans	76	99	29.3	N/A	
Allowance For Loan Losses	197	210	6.5	224	7.0
Other Real Estate Owned	13	2	88.4-	2	51.7
Land and Building	513	601	17.1	729	21.4
Other Fixed Assets	158	187	18.6	210	11.9
NCUSIF Capitalization Deposit	259	284	9.4	317	11.9
Other Assets	346	392	13.2	460	17.5
<b>TOTAL ASSETS</b>	32,585	37,678	15.6	42,136	11.8
<b>LIABILITIES</b>					
Total Borrowings	186	487	162.6	790	62.1
Accrued Dividends/Interest Payable	112	89	20.6-	55	38.7-
Acct Payable and Other Liabilities	339	371	9.7	389	4.8
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	637	948	48.9	1,234	30.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	28,400	32,838	15.6	36,591	11.4
Share Drafts	4,414	4,695	6.4	4,918	4.7
Regular Shares	10,271	11,785	14.7	13,300	12.9
Money Market Shares	3,500	4,826	37.9	5,935	23.0
Share Certificates/CDs	7,011	7,843	11.9	8,223	4.9
IRA/Keogh Accounts	2,526	2,767	9.5	3,051	10.3
All Other Shares and Member Deposits	594	789	32.8	982	24.5
Non-Member Deposits	84	134	58.2	182	36.2
Regular Reserves	1,047	1,098	4.9	1,110	1.1
APPR. For Non-Conf. Invest.	19	22	19.0	25	10.6
Accum. Unrealized G/L on A-F-S	-2	13	885.7	30	124.0
Other Reserves	217	287	31.9	337	17.6
Undivided Earnings	2,267	2,471	9.0	2,809	13.7
<b>TOTAL EQUITY</b>	3,548	3,892	9.7	4,311	10.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	32,585	37,678	15.6	42,136	11.8

\* Amount Less than + or - 1 Million

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	714	695	2.7-	683	1.7-
<b>INTEREST INCOME</b>					
Interest on Loans	1,794	1,924	7.3	1,920	0.2-
(Less) Interest Refund	3	2	27.2-	2	4.4-
Income from Investments	508	506	0.5-	422	16.5-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>2,299</b>	<b>2,428</b>	<b>5.6</b>	<b>2,340</b>	<b>3.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	974	939	3.6-	690	26.6-
Interest on Deposits	164	203	23.5	169	16.8-
Interest on Borrowed Money	14	18	22.0	30	70.3
<b>TOTAL INTEREST EXPENSE</b>	<b>1,153</b>	<b>1,159</b>	<b>0.6</b>	<b>888</b>	<b>23.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>102</b>	<b>125</b>	<b>22.9</b>	<b>154</b>	<b>23.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,045</b>	<b>1,144</b>	<b>9.4</b>	<b>1,298</b>	<b>13.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	287	336	17.1	385	14.4
Other Operating Income	52	59	11.8	67	15.1
Gain (Loss) on Investments	-0*	4	1,119.3	0*	92.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	51.3-	0*	71.8
Other Non-Oper Income (Expense)	6	3	42.9-	4	28.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>345</b>	<b>402</b>	<b>16.4</b>	<b>457</b>	<b>13.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	546	604	10.6	674	11.6
Travel and Conference Expense	17	17	2.2	18	3.5
Office Occupancy Expense	75	86	14.5	95	10.5
Office Operations Expense	249	270	8.4	300	10.9
Educational & Promotional Expense	36	41	15.4	47	12.9
Loan Servicing Expense	42	47	10.3	52	10.0
Professional and Outside Services	85	95	11.4	109	14.2
Member Insurance	7	7	6.3	7	8.5-
Operating Fees	7	6	9.7-	7	7.8
Miscellaneous Operating Expenses	34	38	12.3	40	5.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,100</b>	<b>1,213</b>	<b>10.3</b>	<b>1,348</b>	<b>11.1</b>
<b>NET INCOME</b>	<b>291</b>	<b>332</b>	<b>14.2</b>	<b>407</b>	<b>22.4</b>
Transfer to Regular Reserve 1/	109	74	32.2-	22	69.7-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	137	132	3.6-	127	3.8-
<b>Cash &amp; Equivalents</b>	257	440	71.0	454	3.2
<b>TOTAL INVESTMENTS</b>	592	838	41.7	1,099	31.0
U.S. Government Obligations	9	6	41.0-	3	43.1-
Federal Agency Securities	131	222	69.1	220	0.9-
Mutual Fund & Common Trusts	5	6	8.9	4	23.9-
MCSD and PIC at Corporate CU	26	26	2.7	35	31.5
All Other Corporate Credit Union	85	135	58.9	217	61.1
Commercial Banks, S&Ls	112	198	77.2	265	33.7
Credit Unions -Loans to, Deposits in	10	8	21.9-	11	38.1
Other Investments	213	238	11.6	343	44.2
<b>TOTAL LOANS OUTSTANDING</b>	4,835	5,334	10.3	5,779	8.4
Unsecured Credit Card Loans	331	352	6.6	367	4.2
All Other Unsecured Loans	222	198	10.7-	190	4.0-
New Vehicle Loans	704	735	4.4	765	4.1
Used Vehicle Loans	1,454	1,675	15.2	1,901	13.5
First Mortgage Real Estate Loans	983	1,247	26.9	1,350	8.2
Other Real Estate Loans	766	694	9.4-	724	4.2
Leases Receivable	23	16	29.6-	10	39.4-
All Other Loans/Lines of Credit	351	410	17.1	472	15.1
Other Loans	2	5	194.7	N/A	
Allowance For Loan Losses	45	49	8.9	51	4.8
Other Real Estate Owned	5	9	87.0	12	35.1
Land and Building	144	164	14.3	173	5.2
Other Fixed Assets	33	38	16.7	45	18.8
NCUSIF Capitalization Deposit	47	64	34.7	60	5.5-
Other Assets	73	68	6.8-	91	34.9
<b>TOTAL ASSETS</b>	5,940	6,905	16.3	7,750	12.2
<b>LIABILITIES</b>					
Total Borrowings	60	1	98.0-	13	976.4
Accrued Dividends/Interest Payable	13	12	5.4-	9	21.9-
Acct Payable and Other Liabilities	30	37	22.3	60	60.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	103	50	51.4-	82	62.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,172	6,129	18.5	6,866	12.0
Share Drafts	687	766	11.5	795	3.7
Regular Shares	1,291	1,511	17.0	1,837	21.6
Money Market Shares	1,229	1,542	25.5	1,823	18.2
Share Certificates/CDs	1,520	1,824	20.0	1,869	2.5
IRA/Keogh Accounts	379	419	10.5	488	16.5
All Other Shares and Member Deposits	39	53	36.2	50	7.1-
Non-Member Deposits	26	13	48.1-	4	72.8-
Regular Reserves	219	241	10.2	258	6.9
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	14.9-	1	175.9
Other Reserves	189	215	14.1	243	13.1
Undivided Earnings	258	271	5.0	300	10.6
<b>TOTAL EQUITY</b>	664	726	9.3	802	10.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,940	6,905	16.3	7,750	12.2

\* Amount Less than + or - 1 Million

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	137	132	3.6-	127	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	385	406	5.4	397	2.3-
(Less) Interest Refund	0*	0*	66.9-	0*	91.8
Income from Investments	48	50	3.9	49	3.4-
Trading Profits and Losses	0*	0*	26.9-	-0*	116.5-
<b>TOTAL INTEREST INCOME</b>	<b>434</b>	<b>457</b>	<b>5.3</b>	<b>446</b>	<b>2.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	102	98	3.6-	81	16.9-
Interest on Deposits	110	129	17.1	102	21.3-
Interest on Borrowed Money	4	0*	84.3-	0*	74.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>216</b>	<b>228</b>	<b>5.3</b>	<b>183</b>	<b>19.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>21</b>	<b>26</b>	<b>24.5</b>	<b>33</b>	<b>23.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>196</b>	<b>202</b>	<b>3.1</b>	<b>230</b>	<b>13.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	57	74	30.1	85	14.7
Other Operating Income	20	25	23.9	34	40.0
Gain (Loss) on Investments	-0*	0*	132.6	-2	5,082.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	146.7-	0*	248.8
Other Non-Oper Income (Expense)	0*	0*	30.7-	0*	16.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>78</b>	<b>99</b>	<b>26.7</b>	<b>119</b>	<b>19.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	106	118	11.3	133	12.8
Travel and Conference Expense	3	4	4.9	4	2.5
Office Occupancy Expense	17	18	5.6	21	16.8
Office Operations Expense	49	53	7.9	61	14.0
Educational & Promotional Expense	11	12	14.4	13	6.4
Loan Servicing Expense	13	17	25.1	23	39.1
Professional and Outside Services	6	6	13.4	8	20.2
Member Insurance	2	2	9.9	2	7.3-
Operating Fees	1	1	4.7	2	37.2
Miscellaneous Operating Expenses	6	8	21.2	9	21.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>214</b>	<b>239</b>	<b>11.3</b>	<b>275</b>	<b>15.1</b>
<b>NET INCOME</b>	<b>60</b>	<b>63</b>	<b>4.6</b>	<b>74</b>	<b>17.2</b>
Transfer to Regular Reserve <sup>1/</sup>	15	28	95.1	28	2.9-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	44	42	4.5-	38	9.5-
<b>Cash &amp; Equivalents</b>	51	56	10.4	92	63.6
<b>TOTAL INVESTMENTS</b>	202	312	54.3	328	5.1
U.S. Government Obligations	12	12	4.5	19	58.3
Federal Agency Securities	103	173	67.9	189	9.2
Mutual Fund & Common Trusts	1	23	1,695.6	4	83.6-
MCSD and PIC at Corporate CU	3	4	27.2	5	7.0
All Other Corporate Credit Union	41	32	21.4-	26	20.3-
Commercial Banks, S&Ls	34	55	61.1	72	32.4
Credit Unions -Loans to, Deposits in	2	2	15.7	3	63.3
Other Investments	7	11	63.8	11	1.4-
<b>TOTAL LOANS OUTSTANDING</b>	727	764	5.1	826	8.1
Unsecured Credit Card Loans	48	48	0.9-	47	0.6-
All Other Unsecured Loans	53	52	2.8-	45	13.5-
New Vehicle Loans	99	93	5.9-	89	4.4-
Used Vehicle Loans	141	156	10.5	170	9.1
First Mortgage Real Estate Loans	194	215	10.6	246	14.5
Other Real Estate Loans	142	147	3.8	170	15.3
Leases Receivable	4	4	2.1	3	35.0-
All Other Loans/Lines of Credit	46	50	9.1	57	13.8
Other Loans	0*	0*	0.0	N/A	
Allowance For Loan Losses	5	5	10.6	6	13.5
Other Real Estate Owned	0*	0*	0.0	0*	93.9-
Land and Building	18	19	5.7	22	19.4
Other Fixed Assets	4	5	17.8	7	40.3
NCUSIF Capitalization Deposit	8	9	9.2	11	15.4
Other Assets	10	16	54.3	16	1.0-
<b>TOTAL ASSETS</b>	1,016	1,177	15.8	1,319	12.1
<b>LIABILITIES</b>					
Total Borrowings	38	29	23.7-	27	8.1-
Accrued Dividends/Interest Payable	0*	0*	13.9	0*	32.6-
Acct Payable and Other Liabilities	9	11	16.9	17	59.0
Uninsured Secondary Capital	1	1	12.4	2	94.9
<b>TOTAL LIABILITIES</b>	48	41	15.0-	46	12.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	863	1,017	17.8	1,138	11.9
Share Drafts	120	132	10.1	146	10.3
Regular Shares	371	425	14.4	483	13.7
Money Market Shares	125	173	38.2	195	13.0
Share Certificates/CDs	171	202	18.0	221	9.4
IRA/Keogh Accounts	63	70	11.6	77	10.4
All Other Shares and Member Deposits	7	9	20.3	9	1.7-
Non-Member Deposits	5	5	10.7	6	5.7
Regular Reserves	38	42	8.5	41	1.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	3	2,482.3	6	111.9
Other Reserves	0*	0*	18.3	1	15.1
Undivided Earnings	65	73	12.7	87	18.5
<b>TOTAL EQUITY</b>	104	119	13.8	135	13.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,016	1,177	15.8	1,319	12.1

\* Amount Less than + or - 1 Million

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	44	42	4.5-	38	9.5-
<b>INTEREST INCOME</b>					
Interest on Loans	58	61	5.2	59	4.8-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	15	15	1.5	15	0.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>73</b>	<b>76</b>	<b>4.4</b>	<b>73</b>	<b>3.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	29	29	1.2	20	31.0-
Interest on Deposits	4	5	25.7	5	7.1-
Interest on Borrowed Money	2	2	30.6-	2	1.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>35</b>	<b>36</b>	<b>1.9</b>	<b>26</b>	<b>26.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>42.2</b>	<b>3</b>	<b>20.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>37</b>	<b>39</b>	<b>5.2</b>	<b>44</b>	<b>15.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	23.3	11	16.4
Other Operating Income	2	4	53.2	6	50.9
Gain (Loss) on Investments	-0*	-0*	97.0	0*	625.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	18.9	-0*	164.1-
Other Non-Oper Income (Expense)	0*	0*	3,432.0	0*	57.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>14</b>	<b>38.8</b>	<b>17</b>	<b>22.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	20	12.5	24	18.5
Travel and Conference Expense	0*	0*	13.3-	0*	48.0
Office Occupancy Expense	2	2	9.8	3	17.5
Office Operations Expense	8	9	12.3	11	14.2
Educational & Promotional Expense	1	1	7.3-	2	38.2
Loan Servicing Expense	2	2	5.1	2	11.2
Professional and Outside Services	2	2	1.9	3	10.1
Member Insurance	0*	0*	11.7	0*	7.9-
Operating Fees	0*	0*	54.7	0*	24.4-
Miscellaneous Operating Expenses	1	1	11.3	2	21.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>37</b>	<b>41</b>	<b>10.3</b>	<b>47</b>	<b>16.7</b>
<b>NET INCOME</b>	<b>10</b>	<b>11</b>	<b>19.9</b>	<b>14</b>	<b>19.0</b>
Transfer to Regular Reserve 1/	5	0*	88.2-	0*	49.0

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
<b>Cash &amp; Equivalents</b>	3	5	89.8	5	6.4
<b>TOTAL INVESTMENTS</b>	12	12	6.0-	12	0.5
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	1	0*	94.2-	0*	37.8
All Other Corporate Credit Union	3	3	3.0	2	18.0-
Commercial Banks, S&Ls	8	8	2.0	9	6.7
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	20	21	7.9	26	22.9
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	13	2	81.4-	15	504.6
New Vehicle Loans	0*	2	177.1	5	162.4
Used Vehicle Loans	0*	0*	34.4-	0*	280.7
First Mortgage Real Estate Loans	0*	0*	0.4	0*	32.0
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	2	16	586.6	5	71.3-
Other Loans	3	0*	99.8-	N/A	
Allowance For Loan Losses	0*	0*	22.6-	0*	31.0
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	1	1	3.5-	1	21.9
Other Fixed Assets	0*	0*	57.2	0*	22.0
NCUSIF Capitalization Deposit	0*	0*	6.0	0*	2.8
Other Assets	0*	0*	9.7-	0*	23.1
<b>TOTAL ASSETS</b>	36	39	9.3	45	14.0
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	36.9-	0*	67.9
Acct Payable and Other Liabilities	0*	0*	19.5	0*	3.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	0*	0*	9.6	0*	9.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	27	30	9.6	34	14.8
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	26	29	11.4	32	12.5
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	19.5-	0*	2.1-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	0*	59.0-	0*	709.3
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	6.3	3	5.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	74.6-	0*	0.0-
Undivided Earnings	6	7	19.6	8	19.6
<b>TOTAL EQUITY</b>	9	10	8.5	11	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	36	39	9.3	45	14.0

\* Amount Less than + or - 1 Million

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	3	3	0.5-	3	14.6
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	0*	0*	6.5-	0*	31.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>1.5-</b>	<b>4</b>	<b>5.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1	1	3.0	0*	20.9-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1</b>	<b>1</b>	<b>3.0</b>	<b>0*</b>	<b>20.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>83.8-</b>	<b>0*</b>	<b>30.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2</b>	<b>2</b>	<b>5.7</b>	<b>3</b>	<b>17.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	6.2-	0*	25.7
Other Operating Income	0*	0*	16.3	0*	6.1
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0*	0.0	0*	99.9-
Other Non-Oper Income (Expense)	0	0	0.0	0*	0.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>13.7</b>	<b>0*</b>	<b>48.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	6.2	0*	7.6
Travel and Conference Expense	0*	0*	116.1	0*	39.4-
Office Occupancy Expense	0*	0*	83.0	0*	10.8
Office Operations Expense	0*	0*	33.8	0*	2.0
Educational & Promotional Expense	0*	0*	9.1-	0*	0.2-
Loan Servicing Expense	0*	0*	37.2-	0*	99.4
Professional and Outside Services	0*	0*	77.1	0*	0.3-
Member Insurance	0*	0*	0.6	0*	0.5-
Operating Fees	0*	0*	2.4-	0*	39.8-
Miscellaneous Operating Expenses	0*	0*	75.6-	0*	66.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1</b>	<b>2</b>	<b>13.4</b>	<b>2</b>	<b>4.8</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>6.9-</b>	<b>1</b>	<b>47.1</b>
Transfer to Regular Reserve 1/	0*	0*	24.1	0*	100.0-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	256	248	3.1-	246	0.8-
<b>Cash &amp; Equivalents</b>	2,889	4,491	55.4	4,758	5.9
<b>TOTAL INVESTMENTS</b>	3,376	4,658	38.0	6,223	33.6
U.S. Government Obligations	199	239	20.0	172	28.1-
Federal Agency Securities	2,536	3,136	23.7	4,664	48.7
Mutual Fund & Common Trusts	136	540	295.6	241	55.5-
MCSD and PIC at Corporate CU	54	59	9.1	64	9.9
All Other Corporate Credit Union	148	273	84.3	506	85.6
Commercial Banks, S&Ls	199	309	55.0	408	31.8
Credit Unions -Loans to, Deposits in	14	14	2.5-	15	9.0
Other Investments	90	89	0.9-	154	73.0
<b>TOTAL LOANS OUTSTANDING</b>	18,299	20,201	10.4	22,891	13.3
Unsecured Credit Card Loans	2,278	2,491	9.3	2,711	8.8
All Other Unsecured Loans	2,162	2,263	4.7	2,337	3.3
New Vehicle Loans	3,204	3,392	5.9	3,528	4.0
Used Vehicle Loans	2,929	3,450	17.8	3,821	10.7
First Mortgage Real Estate Loans	3,607	4,356	20.8	5,935	36.2
Other Real Estate Loans	2,766	2,890	4.5	3,174	9.9
Leases Receivable	165	170	3.3	150	11.8-
All Other Loans/Lines of Credit	1,180	1,183	0.3	1,235	4.4
Other Loans	9	6	37.4-	N/A	
Allowance For Loan Losses	156	165	5.7	181	9.4
Other Real Estate Owned	5	6	24.4	4	29.8-
Land and Building	325	334	2.9	346	3.7
Other Fixed Assets	126	132	5.2	137	3.7
NCUSIF Capitalization Deposit	189	218	15.3	254	16.5
Other Assets	615	892	45.1	1,177	31.8
<b>TOTAL ASSETS</b>	25,668	30,768	19.9	35,863	16.6
<b>LIABILITIES</b>					
Total Borrowings	483	833	72.4	1,377	65.3
Accrued Dividends/Interest Payable	62	57	7.6-	44	22.6-
Acct Payable and Other Liabilities	274	329	20.0	334	1.6
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	819	1,219	48.8	1,755	44.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	21,856	26,204	19.9	30,327	15.7
Share Drafts	3,085	3,434	11.3	3,874	12.8
Regular Shares	6,624	7,802	17.8	9,718	24.6
Money Market Shares	2,338	3,505	49.9	4,900	39.8
Share Certificates/CDs	7,026	8,290	18.0	8,254	0.4-
IRA/Keogh Accounts	2,708	3,074	13.5	3,473	13.0
All Other Shares and Member Deposits	67	91	35.9	100	10.1
Non-Member Deposits	7	8	14.3	8	2.3-
Regular Reserves	685	732	6.9	743	1.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	27	695.4	54	100.8
Other Reserves	1,278	1,427	11.6	1,591	11.6
Undivided Earnings	1,027	1,160	13.0	1,392	20.0
<b>TOTAL EQUITY</b>	2,993	3,345	11.7	3,780	13.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	25,668	30,768	19.9	35,863	16.6

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	256	248	3.1-	246	0.8-
<b>INTEREST INCOME</b>					
Interest on Loans	1,530	1,654	8.1	1,724	4.2
(Less) Interest Refund	0*	0*	17.1-	0*	17.0
Income from Investments	311	343	10.2	297	13.6-
Trading Profits and Losses	0*	0*	19.4-	0*	33.4-
<b>TOTAL INTEREST INCOME</b>	<b>1,841</b>	<b>1,997</b>	<b>8.4</b>	<b>2,020</b>	<b>1.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	869	981	12.9	867	11.7-
Interest on Deposits	7	26	282.1	7	74.6-
Interest on Borrowed Money	33	26	21.2-	20	21.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>909</b>	<b>1,033</b>	<b>13.7</b>	<b>893</b>	<b>13.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>105</b>	<b>114</b>	<b>8.0</b>	<b>148</b>	<b>29.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>827</b>	<b>850</b>	<b>2.8</b>	<b>979</b>	<b>15.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	130	140	7.8	171	22.3
Other Operating Income	118	180	53.3	215	19.3
Gain (Loss) on Investments	-0*	1	893.6	0*	62.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	45.6	0*	517.0
Other Non-Oper Income (Expense)	0*	2	261.4	7	263.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>247</b>	<b>323</b>	<b>30.7</b>	<b>394</b>	<b>22.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	381	435	14.2	472	8.4
Travel and Conference Expense	8	8	5.3	9	8.7
Office Occupancy Expense	42	47	12.0	51	8.4
Office Operations Expense	164	182	10.8	189	3.8
Educational & Promotional Expense	21	21	1.8	23	9.7
Loan Servicing Expense	66	73	11.8	91	23.9
Professional and Outside Services	35	45	28.3	49	9.9
Member Insurance	13	14	7.2	15	4.2
Operating Fees	3	3	9.2-	4	18.8
Miscellaneous Operating Expenses	27	40	50.4	76	90.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>759</b>	<b>868</b>	<b>14.4</b>	<b>977</b>	<b>12.6</b>
<b>NET INCOME</b>	<b>316</b>	<b>305</b>	<b>3.3-</b>	<b>396</b>	<b>29.8</b>
Transfer to Regular Reserve 1/	145	111	23.1-	9	91.9-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	167	161	3.6-	157	2.5-
<b>Cash &amp; Equivalents</b>	828	1,333	61.0	1,455	9.2
<b>TOTAL INVESTMENTS</b>	3,040	3,674	20.8	4,472	21.7
U.S. Government Obligations	452	207	54.2-	258	24.6
Federal Agency Securities	1,407	2,055	46.1	2,520	22.7
Mutual Fund & Common Trusts	78	93	19.2	113	21.3
MCSD and PIC at Corporate CU	52	59	15.1	84	41.7
All Other Corporate Credit Union	227	313	37.6	565	80.5
Commercial Banks, S&Ls	395	633	60.1	669	5.7
Credit Unions -Loans to, Deposits in	20	26	31.4	31	21.1
Other Investments	409	288	29.7-	231	19.7-
<b>TOTAL LOANS OUTSTANDING</b>	10,210	10,554	3.4	11,280	6.9
Unsecured Credit Card Loans	1,010	1,010	0.1	968	4.3-
All Other Unsecured Loans	537	474	11.8-	446	5.8-
New Vehicle Loans	1,798	1,672	7.0-	1,593	4.7-
Used Vehicle Loans	2,182	2,359	8.1	2,580	9.4
First Mortgage Real Estate Loans	2,005	2,522	25.8	3,218	27.6
Other Real Estate Loans	1,753	1,687	3.7-	1,670	1.0-
Leases Receivable	38	21	43.6-	9	58.3-
All Other Loans/Lines of Credit	858	768	10.5-	797	3.7
Other Loans	30	41	38.4	N/A	
Allowance For Loan Losses	87	93	7.4	94	0.2
Other Real Estate Owned	7	7	3.9	6	11.8-
Land and Building	265	270	1.7	277	2.8
Other Fixed Assets	81	83	1.7	92	11.5
NCUSIF Capitalization Deposit	110	120	9.0	134	12.0
Other Assets	184	187	1.7	182	2.9-
<b>TOTAL ASSETS</b>	14,639	16,135	10.2	17,882	10.8
<b>LIABILITIES</b>					
Total Borrowings	158	81	48.6-	127	55.3
Accrued Dividends/Interest Payable	30	26	13.3-	11	57.7-
Acct Payable and Other Liabilities	598	363	39.3-	364	0.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	786	471	40.1-	501	6.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,368	14,088	13.9	15,612	10.8
Share Drafts	1,684	1,774	5.4	1,917	8.1
Regular Shares	4,546	5,532	21.7	6,583	19.0
Money Market Shares	1,348	1,741	29.2	2,063	18.5
Share Certificates/CDs	3,490	3,574	2.4	3,539	1.0-
IRA/Keogh Accounts	1,272	1,435	12.8	1,486	3.6
All Other Shares and Member Deposits	16	22	39.2	20	9.1-
Non-Member Deposits	11	10	16.2-	4	56.6-
Regular Reserves	468	460	1.6-	467	1.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	14	372.5	22	56.9
Other Reserves	5	5	3.0	5	1.3
Undivided Earnings	1,017	1,097	7.8	1,274	16.2
<b>TOTAL EQUITY</b>	1,485	1,576	6.1	1,768	12.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,639	16,135	10.2	17,882	10.8

\* Amount Less than + or - 1 Million

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	167	161	3.6-	157	2.5-
<b>INTEREST INCOME</b>					
Interest on Loans	825	852	3.3	837	1.7-
(Less) Interest Refund	0*	0*	122.3	0*	73.7-
Income from Investments	190	206	8.8	182	11.7-
Trading Profits and Losses	0*	2	203.8	0*	66.1-
<b>TOTAL INTEREST INCOME</b>	<b>1,015</b>	<b>1,060</b>	<b>4.4</b>	<b>1,020</b>	<b>3.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	456	487	6.9	351	28.0-
Interest on Deposits	42	35	15.6-	22	38.0-
Interest on Borrowed Money	12	5	61.8-	5	10.1
<b>TOTAL INTEREST EXPENSE</b>	<b>510</b>	<b>527</b>	<b>3.4</b>	<b>378</b>	<b>28.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>57</b>	<b>65</b>	<b>12.8</b>	<b>71</b>	<b>9.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>448</b>	<b>468</b>	<b>4.5</b>	<b>572</b>	<b>22.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	87	99	14.2	115	16.5
Other Operating Income	59	67	13.1	82	21.9
Gain (Loss) on Investments	0*	2	638.0	-0*	102.4-
Gain (Loss) on Disp of Fixed Assets	2	0*	77.2-	5	1,367.1
Other Non-Oper Income (Expense)	2	5	180.7	4	18.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>150</b>	<b>173</b>	<b>15.7</b>	<b>206</b>	<b>19.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	247	268	8.2	296	10.4
Travel and Conference Expense	10	10	1.1	11	8.6
Office Occupancy Expense	33	35	5.4	38	9.5
Office Operations Expense	118	130	10.8	125	4.1-
Educational & Promotional Expense	18	19	5.6	22	16.2
Loan Servicing Expense	24	26	9.9	34	30.0
Professional and Outside Services	26	28	5.8	41	48.2
Member Insurance	2	1	16.6-	1	5.0-
Operating Fees	2	2	0.4-	3	17.5
Miscellaneous Operating Expenses	12	16	35.2	21	36.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>491</b>	<b>535</b>	<b>8.9</b>	<b>592</b>	<b>10.7</b>
<b>NET INCOME</b>	<b>106</b>	<b>106</b>	<b>0.0-</b>	<b>186</b>	<b>75.6</b>
Transfer to Regular Reserve <sup>1/</sup>	59	29	51.4-	4	84.7-

<sup>1/</sup> Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	132	127	3.8-	125	1.6-
<b>Cash &amp; Equivalents</b>	122	211	72.0	211	0.4
<b>TOTAL INVESTMENTS</b>	344	416	20.9	485	16.5
U.S. Government Obligations	5	7	22.5	14	113.7
Federal Agency Securities	102	74	27.2-	76	2.6
Mutual Fund & Common Trusts	5	11	104.8	12	14.3
MCSD and PIC at Corporate CU	10	11	6.1	12	8.6
All Other Corporate Credit Union	50	62	24.0	74	19.2
Commercial Banks, S&Ls	159	230	45.0	282	22.5
Credit Unions -Loans to, Deposits in	8	7	7.6-	7	9.7-
Other Investments	5	14	198.0	8	42.8-
<b>TOTAL LOANS OUTSTANDING</b>	1,145	1,169	2.1	1,251	7.0
Unsecured Credit Card Loans	48	48	0.7-	47	0.9-
All Other Unsecured Loans	154	144	6.4-	148	2.9
New Vehicle Loans	300	293	2.5-	303	3.6
Used Vehicle Loans	207	233	12.4	269	15.5
First Mortgage Real Estate Loans	269	283	5.2	302	6.6
Other Real Estate Loans	78	79	1.1	100	26.9
Leases Receivable	0*	0*	18.7-	0*	71.7-
All Other Loans/Lines of Credit	77	80	3.3	81	1.2
Other Loans	10	9	14.4-	N/A	
Allowance For Loan Losses	11	11	3.1-	10	5.5-
Other Real Estate Owned	2	0*	92.4-	0*	86.8
Land and Building	33	35	6.5	41	16.8
Other Fixed Assets	8	9	17.2	11	18.7
NCUSIF Capitalization Deposit	13	14	8.3	16	11.2
Other Assets	10	11	9.8	10	8.2-
<b>TOTAL ASSETS</b>	1,665	1,853	11.3	2,016	8.8
<b>LIABILITIES</b>					
Total Borrowings	14	11	16.5-	17	47.9
Accrued Dividends/Interest Payable	5	5	2.5-	3	24.8-
Acct Payable and Other Liabilities	7	7	0.8	9	26.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	25	23	9.2-	29	26.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,423	1,599	12.3	1,738	8.7
Share Drafts	137	149	9.3	164	9.9
Regular Shares	735	828	12.6	945	14.1
Money Market Shares	45	61	34.9	81	32.7
Share Certificates/CDs	378	421	11.4	392	6.7-
IRA/Keogh Accounts	116	130	12.3	146	11.9
All Other Shares and Member Deposits	11	8	24.5-	9	6.6
Non-Member Deposits	2	0*	52.5-	0*	23.4
Regular Reserves	74	77	5.0	81	4.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	219.2	0*	48.1
Other Reserves	6	6	0.5-	6	0.5
Undivided Earnings	137	147	7.1	161	9.4
<b>TOTAL EQUITY</b>	217	231	6.7	249	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,665	1,853	11.3	2,016	8.8

\* Amount Less than + or - 1 Million

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	132	127	3.8-	125	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	97	101	4.4	99	1.9-
(Less) Interest Refund	0*	0*	7.1	0*	13.2
Income from Investments	28	26	6.8-	22	12.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>124</b>	<b>127</b>	<b>1.9</b>	<b>121</b>	<b>4.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	58	59	2.2	45	23.3-
Interest on Deposits	0*	0*	99.4-	0*	48.6-
Interest on Borrowed Money	0*	0*	41.3-	0*	41.8
<b>TOTAL INTEREST EXPENSE</b>	<b>58</b>	<b>59</b>	<b>1.5</b>	<b>46</b>	<b>22.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>5</b>	<b>14.6-</b>	<b>5</b>	<b>4.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>60</b>	<b>62</b>	<b>4.0</b>	<b>70</b>	<b>13.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	16.7	7	15.3
Other Operating Income	3	4	21.1	4	7.7
Gain (Loss) on Investments	-0*	0*	245.0	-0*	102.3-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	263.4	0*	72.7
Other Non-Oper Income (Expense)	0*	0*	36.8-	0*	32.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>22.6</b>	<b>11</b>	<b>9.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	28	8.8	31	10.4
Travel and Conference Expense	1	1	9.6-	2	18.4
Office Occupancy Expense	3	4	5.6	4	9.6
Office Operations Expense	12	14	11.5	15	10.6
Educational & Promotional Expense	0*	1	27.6	1	19.2
Loan Servicing Expense	2	2	6.8	3	29.0
Professional and Outside Services	3	4	11.0	4	4.9
Member Insurance	2	3	5.1	3	4.3
Operating Fees	0*	0*	16.7-	0*	16.5
Miscellaneous Operating Expenses	2	2	12.9	2	9.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>53</b>	<b>58</b>	<b>8.9</b>	<b>64</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>15</b>	<b>14</b>	<b>3.0-</b>	<b>18</b>	<b>22.7</b>
Transfer to Regular Reserve 1/	3	4	25.9	4	13.0-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	343	330	3.8-	311	5.8-
<b>Cash &amp; Equivalents</b>	609	969	59.1	1,103	13.8
<b>TOTAL INVESTMENTS</b>	727	1,028	41.3	1,340	30.4
U.S. Government Obligations	5	13	143.0	1	88.4-
Federal Agency Securities	278	310	11.2	390	26.0
Mutual Fund & Common Trusts	3	17	477.2	28	67.4
MCSD and PIC at Corporate CU	68	73	7.6	83	13.8
All Other Corporate Credit Union	107	181	69.9	245	35.3
Commercial Banks, S&Ls	221	373	68.7	495	32.6
Credit Unions -Loans to, Deposits in	18	22	21.4	27	25.1
Other Investments	27	39	46.0	70	79.7
<b>TOTAL LOANS OUTSTANDING</b>	8,068	8,430	4.5	8,772	4.1
Unsecured Credit Card Loans	339	328	3.3-	337	2.7
All Other Unsecured Loans	288	271	5.9-	267	1.6-
New Vehicle Loans	841	748	11.0-	723	3.3-
Used Vehicle Loans	1,788	1,829	2.3	1,965	7.4
First Mortgage Real Estate Loans	2,837	3,227	13.7	3,280	1.6
Other Real Estate Loans	1,128	1,175	4.2	1,354	15.2
Leases Receivable	38	27	27.4-	17	37.9-
All Other Loans/Lines of Credit	782	802	2.5	830	3.5
Other Loans	26	22	16.2-	N/A	
Allowance For Loan Losses	47	52	11.5	59	13.7
Other Real Estate Owned	2	3	66.5	4	13.0
Land and Building	203	215	5.9	239	11.2
Other Fixed Assets	53	53	1.0	59	10.5
NCUSIF Capitalization Deposit	79	85	7.6	94	11.5
Other Assets	103	126	22.6	134	6.2
<b>TOTAL ASSETS</b>	9,796	10,856	10.8	12,010	10.6
<b>LIABILITIES</b>					
Total Borrowings	122	77	37.1-	158	105.9
Accrued Dividends/Interest Payable	12	11	6.3-	8	27.2-
Acct Payable and Other Liabilities	76	90	18.5	100	11.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	209	177	15.3-	266	50.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,506	9,517	11.9	10,447	9.8
Share Drafts	1,235	1,285	4.0	1,388	8.1
Regular Shares	2,488	2,729	9.7	3,097	13.5
Money Market Shares	1,332	1,866	40.1	2,186	17.2
Share Certificates/CDs	2,729	2,825	3.5	2,905	2.8
IRA/Keogh Accounts	689	764	10.9	821	7.4
All Other Shares and Member Deposits	26	40	54.1	39	1.4-
Non-Member Deposits	9	8	4.9-	10	20.5
Regular Reserves	516	533	3.3	562	5.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	2	443.9	3	71.1
Other Reserves	130	142	9.1	164	15.7
Undivided Earnings	435	486	11.7	568	17.0
<b>TOTAL EQUITY</b>	1,080	1,162	7.6	1,297	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,796	10,856	10.8	12,010	10.6

\* Amount Less than + or - 1 Million

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	343	330	3.8-	311	5.8-
<b>INTEREST INCOME</b>					
Interest on Loans	642	660	2.8	636	3.6-
(Less) Interest Refund	1	0*	23.5-	0*	1.7
Income from Investments	71	74	3.6	63	15.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>712</b>	<b>733</b>	<b>2.9</b>	<b>698</b>	<b>4.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	335	342	2.0	248	27.4-
Interest on Deposits	0*	4	1,207.6	0*	92.1-
Interest on Borrowed Money	8	4	47.3-	5	36.3
<b>TOTAL INTEREST EXPENSE</b>	<b>343</b>	<b>350</b>	<b>2.1</b>	<b>254</b>	<b>27.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>23</b>	<b>28</b>	<b>20.1</b>	<b>32</b>	<b>17.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>346</b>	<b>355</b>	<b>2.6</b>	<b>412</b>	<b>15.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	58	78	33.9	91	16.9
Other Operating Income	34	45	29.7	54	21.4
Gain (Loss) on Investments	-0*	-0*	59.9-	0*	140.9
Gain (Loss) on Disp of Fixed Assets	0*	1	23.9	1	41.8
Other Non-Oper Income (Expense)	0*	-0*	144.6-	0*	168.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>94</b>	<b>122</b>	<b>30.4</b>	<b>147</b>	<b>20.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	182	201	10.5	224	11.1
Travel and Conference Expense	5	6	4.9	6	5.7
Office Occupancy Expense	23	24	6.9	26	5.8
Office Operations Expense	74	80	8.7	86	6.5
Educational & Promotional Expense	13	14	3.5	15	8.1
Loan Servicing Expense	19	21	7.5	24	15.6
Professional and Outside Services	22	25	10.5	28	13.5
Member Insurance	4	4	4.5-	4	7.8-
Operating Fees	2	2	10.7	2	7.0
Miscellaneous Operating Expenses	9	10	10.8	10	4.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>353</b>	<b>386</b>	<b>9.2</b>	<b>423</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>86</b>	<b>91</b>	<b>5.8</b>	<b>136</b>	<b>48.3</b>
Transfer to Regular Reserve 1/	16	14	13.8-	22	58.4

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-00</b>	<b>Dec-01</b>	<b>% CHG</b>	<b>Dec-02</b>	<b>% CHG</b>
Number of Credit Unions	37	36	2.7-	34	5.6-
<b>Cash &amp; Equivalents</b>	39	79	100.4	89	12.5
<b>TOTAL INVESTMENTS</b>	145	172	18.9	179	4.1
U.S. Government Obligations	0*	0*	100.0-	0*	0.0
Federal Agency Securities	40	57	42.3	57	1.0-
Mutual Fund & Common Trusts	0*	2	5,403.0	4	45.4
MCSD and PIC at Corporate CU	6	7	4.5	7	12.2
All Other Corporate Credit Union	65	63	3.2-	68	7.7
Commercial Banks, S&Ls	26	35	36.2	36	3.5
Credit Unions -Loans to, Deposits in	6	4	29.8-	3	36.6-
Other Investments	0*	3	317.0	4	36.3
<b>TOTAL LOANS OUTSTANDING</b>	557	602	8.2	654	8.7
Unsecured Credit Card Loans	45	43	3.4-	41	5.1-
All Other Unsecured Loans	30	28	6.9-	28	0.1
New Vehicle Loans	109	115	5.4	120	3.8
Used Vehicle Loans	185	201	9.0	232	15.1
First Mortgage Real Estate Loans	70	86	22.2	79	8.0-
Other Real Estate Loans	67	72	7.0	75	4.3
Leases Receivable	0*	0*	9.7-	1	53.2
All Other Loans/Lines of Credit	45	52	15.5	79	52.9
Other Loans	5	4	14.1-	N/A	
Allowance For Loan Losses	5	5	1.4-	5	4.5-
Other Real Estate Owned	0*	0*	72.2-	0*	40.5
Land and Building	15	17	15.1	18	8.0
Other Fixed Assets	4	5	14.7	5	13.3
NCUSIF Capitalization Deposit	6	7	9.9	8	14.3
Other Assets	8	6	23.0-	9	43.1
<b>TOTAL ASSETS</b>	769	883	14.7	964	9.1
<b>LIABILITIES</b>					
Total Borrowings	1	2	46.2	13	693.5
Accrued Dividends/Interest Payable	1	1	0.7-	1	21.2-
Acct Payable and Other Liabilities	4	4	12.9	5	15.2
Uninsured Secondary Capital	0*	0*	0.0	0*	14.3-
<b>TOTAL LIABILITIES</b>	6	7	15.4	18	157.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	680	784	15.4	843	7.4
Share Drafts	103	113	9.5	120	6.6
Regular Shares	209	258	23.6	306	18.4
Money Market Shares	77	97	25.9	109	11.9
Share Certificates/CDs	234	252	7.7	242	4.1-
IRA/Keogh Accounts	45	50	12.8	52	3.7
All Other Shares and Member Deposits	5	6	37.1	9	37.7
Non-Member Deposits	7	8	4.6	5	32.8-
Regular Reserves	30	32	5.8	33	4.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	190.5	0*	604.5
Other Reserves	5	5	9.8-	5	3.9
Undivided Earnings	49	55	12.7	64	16.3
<b>TOTAL EQUITY</b>	84	91	9.1	103	12.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	769	883	14.7	964	9.1

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2002**  
**(Dollar Amounts in Millions)**

	Dec-00	Dec-01	% CHG	Dec-02	% CHG
Number of Credit Unions	37	36	2.7-	34	5.6-
<b>INTEREST INCOME</b>					
Interest on Loans	47	51	8.1	51	0.4-
(Less) Interest Refund	0*	0*	13.2	0*	465.5
Income from Investments	9	9	1.8	8	13.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>56</b>	<b>60</b>	<b>7.1</b>	<b>59</b>	<b>2.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	25	27	8.0	20	28.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	74.3-	0*	5.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>26</b>	<b>27</b>	<b>6.6</b>	<b>20</b>	<b>27.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>18.9-</b>	<b>3</b>	<b>13.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>27</b>	<b>30</b>	<b>10.6</b>	<b>36</b>	<b>19.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	11.2	6	18.5
Other Operating Income	2	3	23.6	3	23.9
Gain (Loss) on Investments	0*	0*	466.4	0*	59.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	87.4-	0*	6,159.0
Other Non-Oper Income (Expense)	0*	0*	27,690.7	0*	96.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>8</b>	<b>23.1</b>	<b>9</b>	<b>13.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	10.2	17	14.7
Travel and Conference Expense	0*	0*	4.6	0*	27.2
Office Occupancy Expense	1	2	6.9	2	2.3
Office Operations Expense	6	7	9.1	7	4.9
Educational & Promotional Expense	0*	0*	6.7	1	16.8
Loan Servicing Expense	2	2	7.8	2	15.9
Professional and Outside Services	2	2	6.8	2	5.4
Member Insurance	0*	0*	24.0	0*	2.1-
Operating Fees	0*	0*	19.9-	0*	13.3
Miscellaneous Operating Expenses	0*	0*	30.2	0*	6.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>31</b>	<b>9.6</b>	<b>34</b>	<b>10.6</b>
<b>NET INCOME</b>	<b>6</b>	<b>7</b>	<b>30.7</b>	<b>11</b>	<b>47.7</b>
Transfer to Regular Reserve 1/	3	1	50.4-	0*	67.7-

1/ Required Transfer to Statutory Reserves prior to 2001.

\* Amount Less than + or - 1 Million